

Proposed NU Business Name: **DOYAL HAIR CUTTING SELOON**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	DOYALSHIL
Age	:	15-10-1982 (35Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Kolapatuya P.O: Kolapatuya P.S: Kaliganj Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LOKHI RANI SHIL
(iii) Father's name	:	ATUL SHIL
(iv) GB member's info	:	Branch : Jangaliya ,Kaliganj Centre 24(Female), Member ID: 2682 , Group No: 02 Member since: 20-01-2003(14Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 26720
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	No experience in running business.07 Years in own business She has 4 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779806989
Family's Contact No.	:	01720416368
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LOKHI RANI SHIL joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

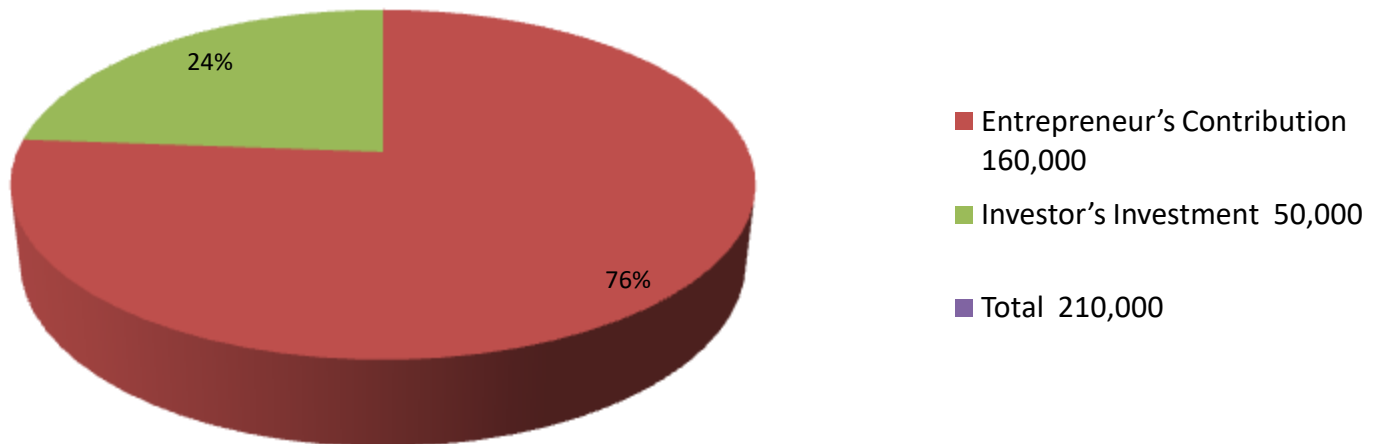
Business Name	:	DOYAL HAIR CUTTING SELOON
Location	:	Dolanbazar,kaliganj,gazipur
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 06 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Seloon item,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Seloon item	2650	79500	954000
	0	0	0
Total Sales(A)	2650	79500	954000
Less Variable Expense (B)			0
Seloon item	2253	67575	810900
Total Variable Expense	2253	67575	810900
Contribution Margin (CM) [C=(A-B)]	398	11925	143100
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportation			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		4925	59100

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
seloon item			110,000			50,000	160,000
						0	0
						0	0
						0	0
Security			50,000			0	50,000
	0	0	160,000	0	0	50,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Seloon item	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Seloon item	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7000	81600	82000	82400
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

