



Proposed NU Business Name : **sheba hair styel**

Business Category : **Services & Transportations , Salon Business**



Business Proposal Identified & Prepared by : **Shahazad Hossain, Unit Incharge Dhonbari, Tangail,Zone 01.**

Business Proposal Verified by : **Md. Shahadat Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: sree paresh chandra sarker Vill: Islampur , Union: Dhanbari, District: Tangail
Age	: 33 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 3 (Three) Brothers
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: sreemoti soroshoti sarker
(iii) Father's name	: sree paresh chandra sarker
(iv) GB member's info	: Branch: Chalas Madhupur, Donbari, Centre # 23 Loan no.: 6570, Member since 11 April 2015 Existing loan: Tk. 50,000 Outstanding loan: Tk. 49,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Others
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 10 (Ten) year(s) of experience in running his own business. He started the business with BDT 80,000 (Eighty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 30,000 Mother's occupation: Housewife Developments from entrepreneur's current business are New Business Development, Investment, Sister\Brother's Education Development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01718483624
NU's NID/Birth Certificate No.	:	9322503406758
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- sreemoti soroshoti sarker is a GB member since 11 April 2015, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>sheba hair styel</i>
Address/ Location	:	dhanbari somobai market
Total Investment Required in BDT	:	Tk. 140,000
Financing	:	Self Tk. 90,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Service 30%
(ii) Estimated % of proposed gross profit margin	:	From Service 30%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Income from all salon items etc.	5,000	140,000	1,680,000
Total Sales/commission (A)	5,000	140,000	1,680,000
Less: Cost of Sales			
Cost of all salon items etc.	3,500	98,000	1,176,000
Total Cost of Sales and Services (B)	3,500	98,000	1,176,000
Gross Profit (C) [C=(A-B)]	1,500	42,000	504,000
Less: Operating Cost			
Shop Rent		600	7,200
Electricity Bill		500	6,000
Transportation Expense		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		500	6,000
Night Guard Bill		150	1,800
Generator Bill		150	1,800
Present salary Assistant		15,000	180,000
Mobile Bill		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		22,700	272,400
Net Profit (C-D)		19,300	231,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (security , Others, Different types of Cosmetics Item , Others Servicing Machine etc.)	Investment in products (Different types of Machinerics etc.)	90,000	50,000	140,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		90,000	50,000	140,000

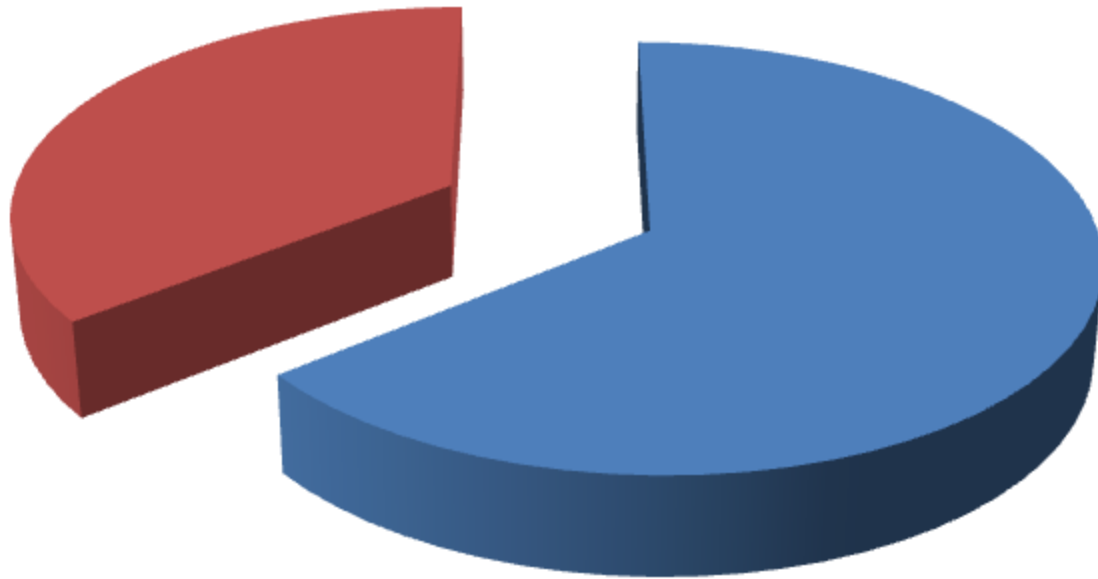
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 90,000 (64%)

■ GSSB's Investment BDT 50,000 (36%)

■ Total Capital BDT 140,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated income from Servicing etc.	6,000	168,000	2,016,000	6,300	176,400	2,116,800	6,615	185,220	2,222,640
Total Sales/commission (A)	6,000	168,000	2,016,000	6,300	176,400	2,116,800	6,615	185,220	2,222,640
Less: Cost of Sales									
Estimated cost of Servicing etc.	4,200	117,600	1,411,200	4,410	123,480	1,481,760	4,631	129,668	1,556,016
Est. Total Cost of Sales and Services (B)	4,200	117,600	1,411,200	4,410	123,480	1,481,760	4,631	129,668	1,556,016
Gross Profit (C) [C=(A-B)]	1,800	50,400	604,800	1,890	52,920	635,040	1,984	55,552	666,624
Less: Operating Cost									
Shop Rent		600	7,200		660	7,920		726	8,712
ELECTRIC BILL		500	6,000		550	6,600		605	7,260
Transportation Expense		500	6,000		550	6,600		605	7,260
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Proposed salary Assistant		15,000	180,000		16,500	198,000		18,150	217,800
Entertainment Expenses		500	6,000		550	6,600		605	7,260
Night Guard Bill		150	1,800		165	1,980		182	2,184
Generator Bill		300	3,600		330	3,960		363	4,356
Mobile Bill		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		303	2,727		303	3,636		303	3,637
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		23,353	279,327		25,658	307,896		28,194	338,329
Net Profit (C-D)		27,047	325,473		27,262	327,144		27,358	328,295
Retained Income			325,473			652,617			980,912

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	328200	330780	331932
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	311838	620802
	Total Cash Inflow	378200	642618	952734
2.0	Cash Outflow			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	16362	21816	21822
	Total Cash Outflow	66362	21816	21822
3.0	Total Cash Surplus	311838	620802	930912

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (10 Years)

WEAKNESS

- Electricity problem;

OPPORTUNITIES

- Location of shop;

THREATS

- Increase of local competitors;

Pictures







