

JONONY HAIR FASHION



Presented by
Shamol Chandra Shill

NU Identified and PP Prepared by :
Md. Ballal Hossain (Ramgonj Unit)

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Shamol Chandra Shill
Age	:	30 Years (23 Feb, 1985)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	Brother-02, Sister-01
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bokul Rani Shill
(iii) Father's name	:	Late Makhon Chandra Shill
(iv) GB member's info	:	Branch: Sonapur,Ramgonj Centre # 46/ma, Group no : 03 Loan no.: 8562 Member since 23/02/2006, First loan: Tk. 5000/- Existing loan: Tk. 120000, Outstanding: Tk.103500
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education	:	N/A
Education	:	Class 4

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

Present Occupation	:	Saloon Business
Trade License	:	902
Business Experience	:	8 Years :
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2006 (10 years). Previously NU used GB loan in his business. Now NU's brother uses GB loan. They built their own houses from the income of GB Loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Salon Business (Lisence No- 902)
Address/ Location	:	Pat Bazar, Ramgonj, Laxmipur.
Total Investment in BDT	:	1,40,000/-
Financing	:	Self BDT 40,000/-(from existing business) 28% Required Investment BDT 1,00,000/- (as equity) 72%
Present salary/drawings from business (estimates)	:	6,000/-
Proposed Salary		6,000/-
Proposed Business	:	
(i) % of present gross profit margin		70%
(ii) Estimated % of proposed gross profit margin		70%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Lighting (65 watt*2) (32watt*2)	-	4000	4000
Ceiling (Partex)- 120Ft. (Per pc-1.5 foot)	-	11000	11000
Showcase (Gorjon wood) &Decorations	-	28,000	28,000
Looking Glass (Nasir Glass 5mm- 100 Sq. Ft)	-	30,000	30,000
Japanese Hair Cutter	-	6000	6000
Foam, Tissue	-	4000	4000
Chair (2)	-	17,000	17,000
Advance	20,000	-	20,000
Furniture	20,000	-	20,000
Total Capital	40,000	1,00,000	1,40,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A)	1000	30,000	3,60,000
<i>Less: Cost of sales (B)</i>	300	9,000	1,08,000
Gross Profit (C) [C=(A-B)]	700	21,000	2,52,000
<i>Less: Operating Costs</i>			
Generator bill		300	3,600
Shop Rent		1,500	18,000
Electricity bill		250	3,000
Night Guard bill		50	600
Present salary/Drawings- self		6,000	72,000
Staff (1)		4,000	48,000
Mobile & Others cost		300	3,600
Non Cash Item:			
Depreciation Expenses (Furniture =20,000*10%)		167	2,004
<i>Total Operating Cost (D)</i>		12,567	1,50,804
Net Profit (C-D):		8,433	1,01,196

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,200	36,000	4,32,000	1,400	42,000	5,04,000
<i>Less: cost of sales (B)</i>	360	10,800	1,29,600	420	12,600	1,51,200
Gross Profit (C) [C=(A-B)]	840	25,200	3,02,400	980	29,400	3,52,800
<i>Less: Operating Costs</i>						
Electricity bill		250	3,000		300	3,600
Generator bill		300	3,600		350	4,200
Shop Rent		1,500	18,000		1,500	18,000
Mobile bill &Others cost		300	3,600		400	4,800
Present salary/Drawings- self		6,000	72,000		7,000	84,000
Staff (1)		4,000	48,000		4,500	54,000
Night Guard bill		50	600		100	1,200
Non Cash Item:						
Depreciation Expenses		167	2,004		167	2,004
Total Operating Cost (D)		12,567	1,50,804		14,317	1,71,804
Net Profit (C-D) :		12,633	1,51,596		15,083	1,80,996
Pay Back		60,000			60,000	
Retained Income:		91,596			1,20,996	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,51,596	1,80,996
1.3	Depreciation (Non cash item)	2,004	2,004
1.4	Opening Balance of Cash Surplus		93,600
	Total Cash Inflow	2,53,600	2,76,600
2.0	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3.0	Net Cash Surplus	93,600	2,16,600

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in the area.

WEAKNESS

- ✓ Lack of Investment

OPPORTUNITY

- ✓ Huge demand
- ✓ In front of the main road.

THREATS

- ✓ Political Unrest.
- ✓ Competition



জননী হেয়ার ড্রেসার সেলুন

শান হোসেন রোড,
পাট বাজার, রামপুর, লক্ষ্মীপুর।
মোবাইল: ৩১৬৩২-১৯৯৩৪২

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For more information

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