Subol Hair Cutting Salon



Project by- Suvash Chandro Shil

Identified By - Md. Ruhul Amin Verified by- Md. Shakil Ahmed Madhobpur Unit
Area 4
GRAMEEN TRUST

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

Name	:	Suvash Chandro Shil
Age	:	05 Oct -1983 (34 Years)
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers 01 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father Sabitre Shil Subol Shil Branch: Bugonti Centre: 21/m Group no: 03 Loanee no.2821 Member since:2000 First loan:6,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	: :	Last loan: 60,000 Outstanding: 0 N/a N/A N/A N/A
Education	:	Class Eight

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

Present Occupation	:	Hair cutting business
Initial Investment	:	60,000
Trade License		00761 (2016-2017)
Business Experience And Training Info	:	15 Years
Other Own/Family Sources of Income	:	Father
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01713-804700
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000-2017 (04 years). At first She took 6,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Subol Hair Cutting Salon
Address/ Location	:	Madhobpur Bazar, Madhobpur, Habigonj
Total Investment in BDT	:	2,79,800
Financing	:	Self BDT- 2,19,800 /-(from existing business) 78% Required Investment BDT-60,000 /-(as equity) 22%
Present salary/drawings from business (estimates)	:	7,000
Proposed Salary		7,000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	30% 30% 1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-84,800 Furniture-30,000 Shop Advance- 1,05,000	2,19,800		2,19,800
Proposed items:		60,000	60,000
Total Capital	2,19,800	60,000	2,79,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items						
Product name	Unit (Quantity)	Amount				
Straight Machine	02	4,000				
Hair Machine	02	4,000				
Hair dryer Machine	01	1,000				
Cream	10	4,000				
Foam, Gel	12,20	3,800				
Chair	04	28,000				
bkash		30,000				
Flexi load		10,000				
Total Present Stock		84,800				

Proposed items					
Product Name	Unit (Quantity)	Amount			
Machine		2,000			
Hair Dresser Machine	02	8,000			
Bkash, load		50,000			
Total Proposed items		60,000			

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly		
Sales (A)	3,000	90,000	10,80,000		
Less: Cost of sales (B)	2,100	63,000	7,56,000		
Profit (C) [C=(A-B)]	900	27,000	3,24,000		
Less: Operating Costs					
Electricity bill		400	4,800		
Night guard bill		100	1,200		
Generator bill		150	1,800		
Shop Rent		3,000	36,000		
Mobile bill		300	3,600		
Present salary/Drawings- self		7,000	84,000		
Present Salary-Staff (01)		12,000	1,44,000		
Others (fees, Entertainment, TL renewal)		500	6,000		
Non Cash Item:					
Depreciation Expenses(30,000)*10%		250	3,000		
Total Operating Cost (F)		23,700	2,84,400		
Net Profit (C-F):		3,300	39,600		

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Doutionland		Year 1 (BD	T)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000
Less: Cost of Sale (B)	2,450	73,500	8,82,000	2,800	84,000	10,08,000
Profit (A-B)=(C)	1,050	31,500	3,78,000	1,200	36,000	4,32,000
Less: Operating Costs						
Electricity bill		400	4,800		400	4,800
Night guard bill		100	1,200		100	1,200
Generator bill		150	1,800		150	1,800
Shop Rent		3,000	36,000		3,000	36,000
Mobile bill		300	3,600		400	4,800
Present salary/Drawings- self		7,000	84,000		8,000	96,000
Present Salary-Staff (01)		12,000	1,44,000		14,000	1,68,,000
Others (fees, Entertainment, TL renewal)		500	6,000		500	6,000
Non Cash Item:						
Depreciation Expenses		250	3,000		250	3,000
Total Operating Cost		23,700	2,84,400		26,800	3,21,600
Net Profit (C-D) = (E)		7,800	93,600		9,200	1,10,400
GT payback			36,000			36,000
Retained Income:	57,600			74,400		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	93,600	1,10,400
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		60,600
	Total Cash Inflow	1,56,600	1,74,000
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	60,600	1,38,000

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

Less Stock

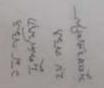
OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft





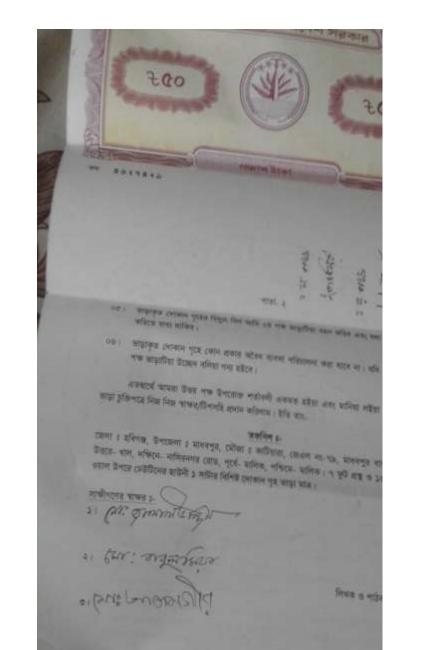
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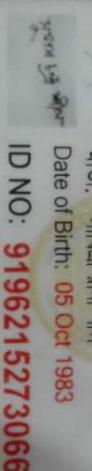
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ব্ৰম কৰুপ্তত ধহান সুটকৰ্মান অংশৰ কুপায় অৱ আহা পৰ পিথা আৰু মহিলাম লেকেছ আতি ১৯ নকেত্ৰ নাধান্তৰ পুৰুত্তৰ গল নামান্ত্ৰিক সোধান মহ কালা সেববাৰ বচাৰ মহিলে তেই আতে আপুনি ২ত পঞ্চ ব্যৱসা করার কবা সোধান বর কড়া বাধিতে প্রত হতাবে ক্রের উচ্চ পঞ্চ সম্পাদকাৰে নিচু সাকীপাণত সমুধ্যে নিচু পৰ্ত মোহাকেক মত্ত মাধ্য পত্ৰ সম্পাদক কৰিছে পটালত।

महोदली 6-

- ১ ৷ আমি এর শক্ত আপনি ১ম লক্ষেত্র সোরাল বর জারা বাকার মেরাল চক্ত ৩১/১১/২০১১টা আরিব কুইকে প্ৰবৰ্গী ০০/১০/২০১১ইং খাবিদ পাছি কুইং ০০ (চাৰ) কৰে মেয়দ কালা কৰিব।
- ২ । আপনি ১০ বাকের দোকান খর আয়া থাকার পরিপ্রেকিন্তে আদি ১৪ পক আগনি ১৪ পাকের নিজ্ঞা 3,00,000/- (अक लक नीव शामार) तिका नवीप निकित्तियी भागा उपन महिन्छ ।
- ৩) সোভাগের আদিক লালা ৩,০০০/ (বিল হালার) টালা বার্ত্তহে হারি হালে আদে কবি ২ব পদ আপনি পদকে সমাজ্য দিয়ে বাদ্য থাকি।
- ঃ মেরাল কোন আতি ১৪ শক আপনি ১৪ শকের নিকট হউতে অনিম বিকিইবিটিত সম্পূর্ণ টাঙা বৃতিতা वाहीका जाहरेकर (काराम वृह विभा विभाग जमकारेश मिन अन् जामि ३४ एक जागिर मदका व डेन्टर Stene um enfect (we i







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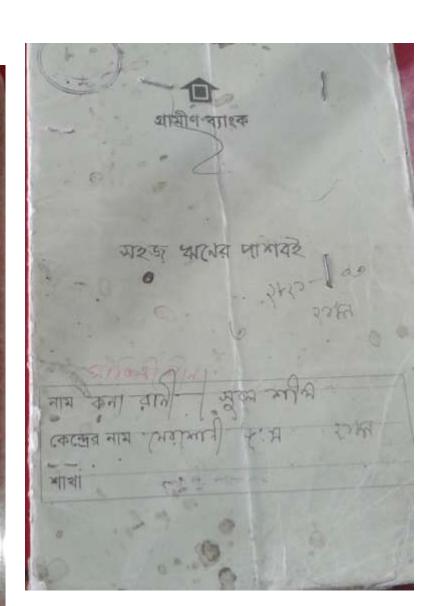
Name: Suvash Chandro সূভাষ চন্দ্ৰ শীল

Date of Birth: 05 Oct 1983 সাবিত্রী রানী শীল

माधनभूत ्नीदलका 09-009-00903-00 পুরাতন গঞ্জর বান্ধার 20-24-4030 অহায়ী ট্রেড লাইলেল 2030 - 2029 16-10-2016 Bt MARTINE LABOR, OR LAN AND WHEN ME WHEN ME M, LA, IA IS N AS THE PROPERTY LINE, MINES, AND A TRAVELLE the risk left with althought the happen create with 1 man come. And A most an age with respect to the गुवम द्यास काणि लमुन নুকাৰ মন্ত্ৰ শীল नुबम हन्द्र नीम **লাভেটা মাণ্ডা প্রাণ** হেতিহ লয় ০ঃ সোভাগ লয় ।। পুৰাতন পক্তৰ বাজাৰ, মাৰবপুত হবিশন্ত retrem effections from a श्राभवन्त्र श्राष्ट्राव्यं वदार्थनर. ०९)व्यावन्त्रः मानवन्त्, वन्तः सम्बन्दः समाव हानव माध्यम्द समाव (वर्गाममः ०५) भागपदाः माध्यम्द, वनाः माध्यम्द, कालः मा ראכ לשתכר מבר בשט のようかさ・のうのののか

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Name: SABITRE SHIL

याजी:

স্বল भील

माठाः Date of Birth: 06 Oct 1973 त्काया भीन

ID NO: 3627107195148











