Proposed NU Business Name: ANONTO HAIR CUTTING SALLON



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta				
Name	:	Anonto Sarker		
Age	:	19-03-1999(18 Y <i>ears</i>)		
Education, till to date	:	Hsc		
Marital status	:	Unmarried		
Children	:	Nill		
No. of siblings:	:	02 Brothers 02 Sisters		
Address	:	Vill:Borobari ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka		
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 Biva Rani Basudeb Branch: Dakshinkhan, Centre # 55 (Female), Member ID: 4090/1 , Group No: 03 Member since: 08-09-2011 (6 Years) First loan: BDT = 10,000 /- Last Loan= 40,000/-		
Further Information:		Outstanding loan:= 13,800/- Father		
(v) Who pays GB loan installment (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.)	:	Nil
Business Experiences & Skill	:	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	••	01836-067721
Family's Contact No.	:	01911-204952
NU Project Source/Reference	••	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Biva Rani joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

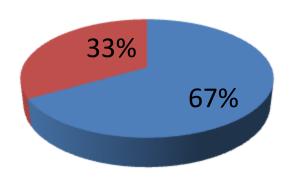
Proposed Nobin Udyokta Business Info			
Business Name	:	Anonto Hair Cutting Sallon	
Location	:	Kanchkura Bazar, Uttorkhan, Dhaka	
Total Investment in BDT	:	BDT 150,000/-	
Financing	:	Self BDT 100,000/- (from existing business) 67%	
		Required Investment BDT 50,000/- (as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	11 ft x 08 ft= 88 square ft	
Security of the shop	:	BDT 80,000	
Implementation	 The business is planned to be scaled up by investment in existing goods like; Sallon Barbar Service etc. Average 40 % gain on sales. The business is operating by entrepreneur. Existing One emploisment of the shop is rented. Collects goods from Dakshinkhan. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Cosmatics Iteam	250	7,500	90,000		
Sallon Service	900	27,000	324,000		
Total Sales (A)	1,150	34,500	414,000		
Less. Variable Expense					
Cosmatics Iteam	200	6,000	72,000		
Total variable Expense (B)	200	6,000	72,000		
Contribution Margin (CM) [C=(A-B)	950	28,500	342,000		
Less. Fixed Expense					
Rent		4,000	48,000		
Electricity Bill		600	7,200		
Transportation		500	6,000		
Mobile Bill		1000	12,000		
Entertainment		500	6,000		
Salary (sttaf)		10,000	120,000		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		21,600	259,200		
Net Profit (E) [C-D)		6,900	82,800		

	Investment Breakdown							
Particulars	Existing			Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Foam Cream	10	100	1000	Foam Cream	10	100	1,000	2,000
Face Wash	5	60	300	Face Wash	10	60	600	900
Lotion	5	250	1250	Lotion	10	250	2,500	3,750
Gel	3	450	1350	Gel	10	450	4,500	5,850
Cool Gel	5	280	1400	Cool Gel	15	280	4,200	5,600
Saving Cream	5	55	275	Saving Cream	10	55	550	825
	0	0	0	Fachial Machine	1	30000	30,000	30,000
	0	0	0		0	0	0	0
Machenaries	0	0	8120		0	0	0	8,120
Secuirity Advanced	1	80000	80000		0	0	0	80,000
Others			6305	Others			6,650	12,955
Total			100,000				50,000	150,000

Source of Finance

■ Entrepreneur's contibution 100000 ■ Investor's Investment 50000 ■ Total 150000



Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cosmatics Iteam	350	10,500	126,000	132,300	138,915
Sallon Service	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,350	40,500	486,000	510,300	535,815
Less. Variable Expense					
Cosmatics Iteam	280	8,400	100,800	105,840	111,132
Total variable Expense (B)	280	8,400	100,800	105,840	111,132
Contribution Margin (CM) [C=(A-B)	1,070	32,100	385,200	404,460	424,683
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		630	7,560	7,938	8,335
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		10500	126,000	132,300	138,915
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item			0		
Depreciation		541	6,492	12,992	19,488
Total Fixed Cost		22,721	272,652	286,460	300,629
Net Profit (E) [C-D)		9,379	112,548	118,000	124,054
Investment Payback			20,000	20,000	20,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	112,548	118,000	124,054
1.3	Depreciation (Non cash item)	6,492	6,492	6,492
1.4	Opening Balance of Cash Surplus		99,040	203,532
	Total Cash Inflow	169,040	223,532	334,078
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	20.000	20,000	20,000
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	99,040	203,532	314,078

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 05 Years

Own Business: 05 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

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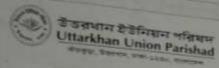












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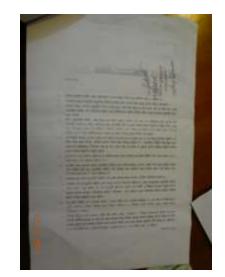
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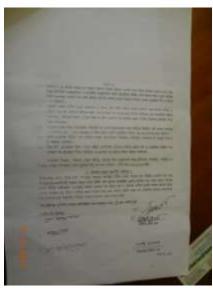


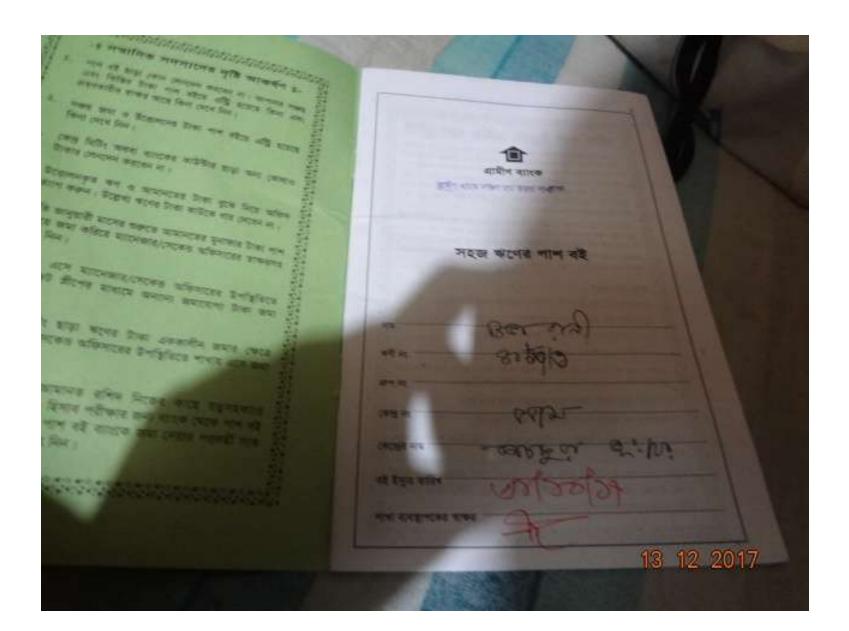












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