

Dipto Hair Dresser



Project by-Suman Bishwas

**Madhobpur Unit
Area 4**

GRAMEEN TRUST



**Identified By - Md.Ruhul Amin
Verified by- Md. Sanwar Hossan**

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

Name	:	Suman Bishwas
Age	:	07 Oct -1987(30 Years)
Marital status	:	Married
Children	:	0 Son 0 Doaughter
No. of siblings:	:	03 Brothers 0 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sabita Bishwas
(iii) Father's name	:	Sudagshu Bishwas
(iv) GB member's info	:	Branch: Horipur , Centre : 56/m Group no: 04 Loanee no.8201 Member since:2005 First loan:3,000
Further Information:		Existing loan: 48,000 Outstanding: 24,812
(v) Who pays GB loan installment	:	NU's Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Saloon business
Initial Investment	:	50,000
Trade License		157 (2017-2018)
Business Experience And Training Info	:	10Years
Other Own/Family Sources of Income	:	Father
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01742-985401
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 2005-2017 (12 years). At first She took 3,000 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	:	<i>Dipto Hair Dresser</i>
Address/ Location	:	Horinbad Bazar ,Nasirnogor,B-Badiya
Total Investment in BDT	:	1,90,000
Financing	:	Self BDT- 1,40,000 /-(from existing business) 73% Required Investment BDT-50,000 /-(as equity) 27%
Present salary/drawings from business (estimates)	:	6,000
Proposed Salary		6,000
Proposed Business		
(i)% of present gross profit margin	:	60%
(ii) Estimated %of proposed gross profit margin		60%
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-40,000 Furniture-30,000 Shop Advance- 70,000	1,40,000		1,40,000
<u>Proposed items:</u>		50,000	50,000
Total Capital	1,40,000	50,000	1,90,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Straight Machine	01	2,000
Hair Machine	01	2,000
Hair dryer Machine	01	3,000
Cream	10	4,000
Foam	12	2,000
Hair gel	12	3,000
Chair		20,000
Others		4,000
Total Present Stock		40,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Hair Machine		24,000
Hair Dresser Machine	02	8,000
Decoration		18,000
Total Proposed items		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	30,000	3,60,000
<i>Less: Cost of sales (B)</i>	400	12,000	1,44,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
<i>Less: Operating Costs</i>			
Electricity bill		300	3,600
Night guard bill		100	1,200
Generator bill		150	1,800
Shop Rent		2,500	30,000
Mobile bill		300	3,600
Present salary/Drawings- self		6,000	72,000
Present Salary-Staff (01)		4,000	48,000
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(30,000)*10%		250	3,000
<i>Total Operating Cost (F)</i>		14,100	1,69,200
Net Profit (C-F):		3,900	46,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1,100	33,000	3,96,000	1,200	36,000	4,32,000
Less: Cost of Sale (B)	440	13,200	1,58,400	480	14,400	1,72,800
Profit (A-B)=(C)	660	19,800	2,37,600	720	21,600	2,59,200
<i>Less: Operating Costs</i>						
Electricity bill		400	4,800		450	5,400
Night guard bill		100	1,200		100	1,200
Generator bill		150	1,800		150	1,800
Shop Rent		2,500	30,000		2,500	30,000
Mobile bill		300	3,600		400	4,800
Present salary/Drawings- self		6,000	72,000		6,000	72,000
Present Salary-Staff (01)		4,000	48,000		4,000	48,000
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		14,200	1,70,400		14,350	1,72,200
Net Profit (C-D) = (E)		5,600	67,200		6,550	87,000
GT payback			30,000			30,000
Retained Income:			37,200			57,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	67,200	87,000
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		40,200
	Total Cash Inflow	1,20,200	1,30,200
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	40,200	1,00,200

SWOT ANALYSIS

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয়পত্র



সাবিতা বিশ্বাস

নাম: সবিতা বিশ্বাস

Name: Sabita Bishwas

স্বামী: সুধাংশু বিশ্বাস

মাতা: মৃত মাধুরী লতা বিশ্বাস

Date of Birth: 07 Apr 1968

ID NO: 1219073754927



জাতীয় বইবাংক

গুৱাহাটী অঞ্চলীয় শাখা

সহজ ঋণের পাশ বই

নাম _____ সঞ্জিলা বর্মী

বই নং _____ ১২০০

গ্রন্থ নং _____ ১৪

লেন্দু নং _____ ১০/৭

স্বাক্ষর নাম _____ সঞ্জিলা বর্মী

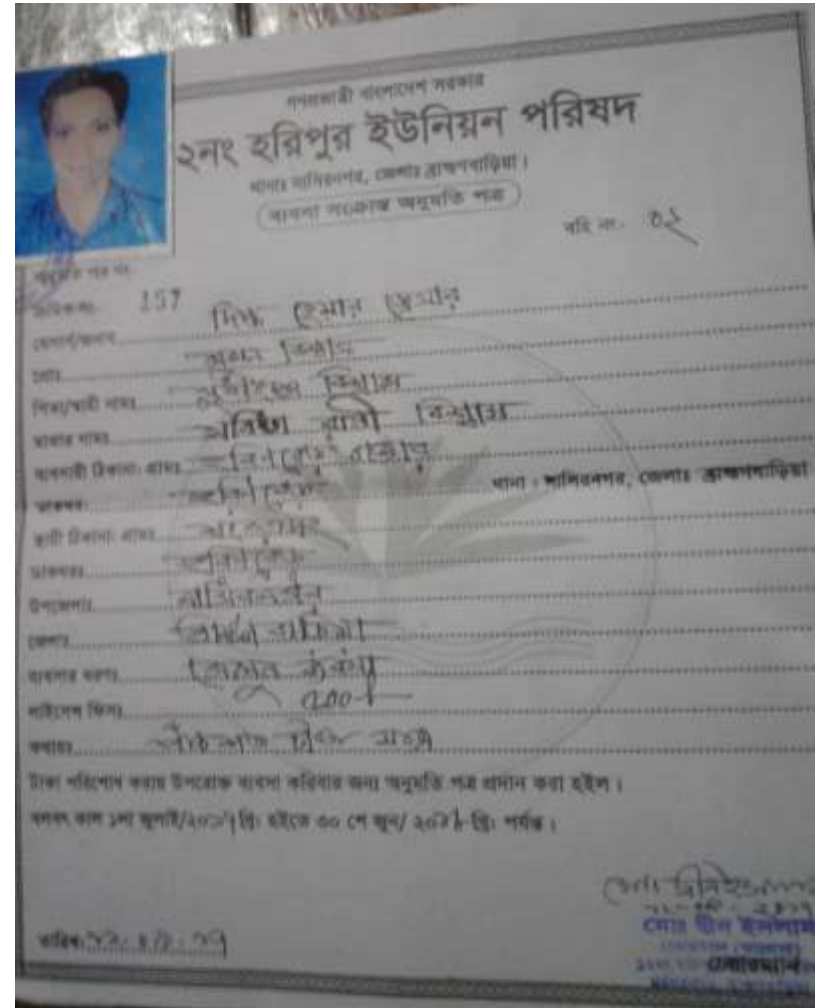
বই ইয়াৰ মূল্য _____ ২৪/০০/০০

পাঠ্য বাহাৰখন হ'ল _____

"স্বপ্ন ১০ (দীর্ঘ) টকা মূল্য"
 "পল বই হাটত প্ৰতিটো বই মূল পঁচাত্তৰ টকা (১৭ (পঁচ) টকা মূল্য"

কেন্দু মিটি হাটত পল বই একাধিক কমান কমে
 বাবেহাৰলৈকেও অফিচিয়েল ইণ্টাৰনেট পৰিষদ এনে কাম
 কৰি।

পাশ বইৰ অসমত বৰ্ষিক নিউজ কাৰ্ডে বহুসংখ্যক
 সন্মত কৰা। ইয়াৰ পৰিষ্কাৰ জনা বাকি যেনে পাশ বই
 এখন কাম হলে, পল বই বাংকত কাম সোৱাৰ পৰৱৰ্তী নত
 নিউজ কাম কৰাৰ নিম।













দপ্তর হেয়ার ড্রেসিং সেলন

প্রাঃ সুমন বিশ্বাস, নো. বাঃ ০১৭৪২-৯৮৫৪০১









thank
you!