

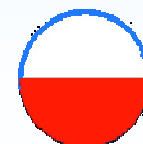
A Nobin Udyokta Proje

Aditi Hair Style Saloon



Project by : Indragit Chandra Prodhan
Identified by: Mohammad habibur Rahman
Verified By: Abdul Alim

Dakkhin Matlab Unit
Anchal-1, Chandpur.
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Indragit Chandra Prodhan
Age	:	06/12/1987(31Years)
Marital status	:	Married
Children	:	01Daughter
No. of siblings:	:	Brothers- 04 Sisters - 00
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Matongi Rani Prodhan
(iii) Father's name	:	Suresh Chandra Prodhan
(iv) GB member's info	:	Branch-Islamabad, Center- 44/m ,Group-08,Loanee no-6454/1, Member Since-02/05/02 to 03/07/11 First loan: 5000 Existing loan- 00 Outstanding: 00
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	Class : six

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Saloon Business
Trade License No-		251
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01825950342
NU Project Source/Reference	:	GT Dukkhin Matlab Unit Office Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank (GB) from 02/05/2002 Upto 03/07/2011. At first she took Tk.5,000 from GB. She invested GB Loan in her husband's business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name		Adity Hair Style Salon
Address/ Location	:	Nayergoan Bazer, Matlab Dakkhin, Chandpur .
Total Investment in BDT	:	282000/=
Financing	:	Self BDT 222000 (from existing business) - 79% Required Investment BDT 60,000 (as equity)- 21%
Present salary/drawings from business (estimates)	:	7,000
Proposed Salary		8,000
i. Proposed Business % of present gross profit margin	:	65%
ii. Estimated % of proposed gross profit margin	:	65%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1300	39000	468000
Less: Cost of sale (B)	455	13650	163800
Profit 65% (A+B) =C	845	25350	304200
<i>Less: Operating Costs</i>			
House rent		1250	15000
Electricity bill		600	7200
Solar Bill		0	0
Night Guard Bill		100	1200
Mobile Bill		300	3600
Salary from Business (Self)		7000	72000
Salary from Business (Staff)		4000	48000
Others (Entertainment)		200	2400
<i>Non Cash Item:</i>			
Depreciation Expenses(181000*10%)		1508	18100
Total Operating Cost (D)		13450	161400
Net Profit (C-D):		11900	142000

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Chair-03	45000		222000
Hair cutting Machine -04	24000		
TV	8000		
Decoration :	80000		
Advance :	45000		
Present Goods Items (*) :	20000		
Proposed Items (**) :		60,000	60,000
Total Capital	222000	60,000	282000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Proposed Item

Product Name	Amount
চুল চিকন করার মেশিন-০১টি	10000
চেয়ার-০২টি	20000
হিটান মেশিন -০১টি	15000
সেভিং ও ফেস ওয়াশের বিভিন্ন পণ্য	15000
Total :	60,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales A	1400	42000	504000	1500	45000	540000
Less: Cost of Sale B	490	14700	176400	540	16200	194400
Profit 65% a+b=c	910	27300	327600	960	28800	345600
Less operating cost :						
House rent		1250	15000		1250	15000
Electricity bill		700	8400		800	9600
Solar Bill		0	0		0	0
Night Guard Bill		200	2400		200	2400
Mobile Bill		400	4800		500	6000
Salary from Business		7500	90000		8000	96000
Salary Staff		4500	54000		4500	54000
Others (Entertainment)		500	6000		600	7200
Depreciation Expenses		1508	15100		1508	15100
Total Operating Cost (D)		16558	198696		17358	208296
Net Profit =(C-D)		10742	128904		11442	137304
GT payback		36000			36000	
Retained Income:		92904			101304	

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	00
1.2	Net Profit	128904	137304
1.3	Depreciation (Non cash item)	15100	15100
1.4	Opening Balance of Cash Surplus	0	108004
	Total Cash Inflow	204004	260408
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
	Payment of GB loan	00	00
2.2	Investment Pay Back GT	36,000	36,000
	Total Cash Outflow	96000	36,000
3.0	Net Cash Surplus	108004	220408

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● NU is full time engaged with Saloon● Skilled & Experience 10 years● Good Communication System.● No Credit Sale	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Expansion Of Business● Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">● Fires● Theft

Photographs



Photographs



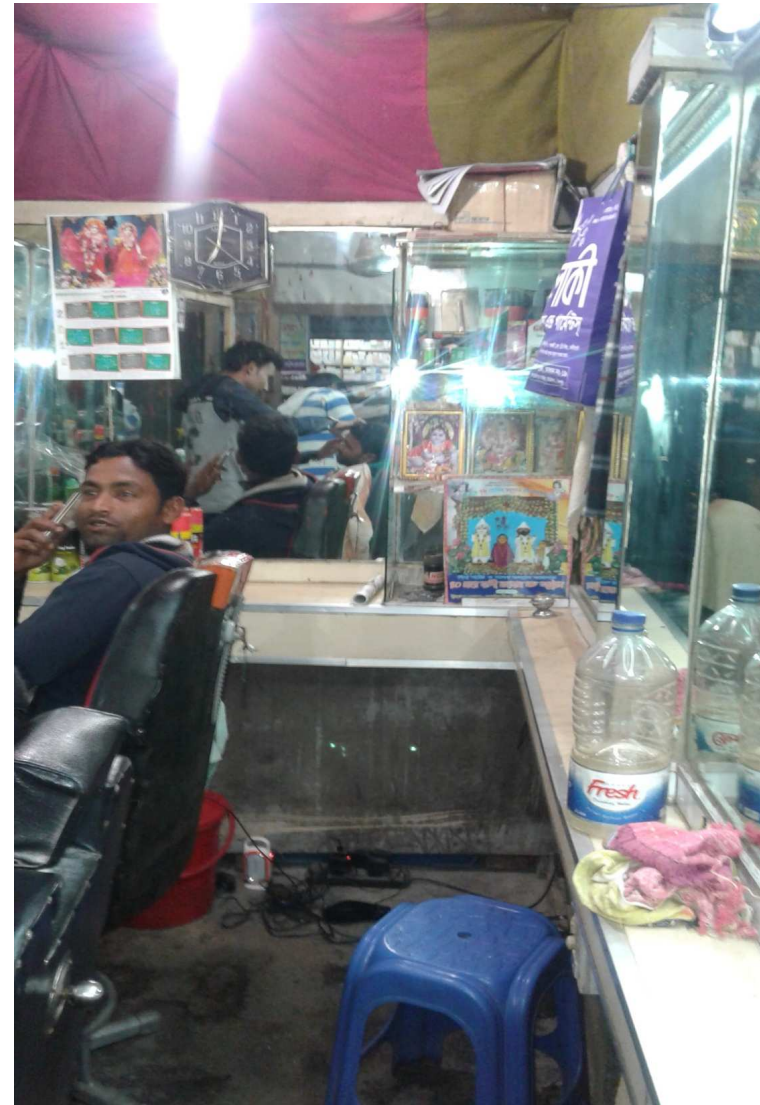
Photographs



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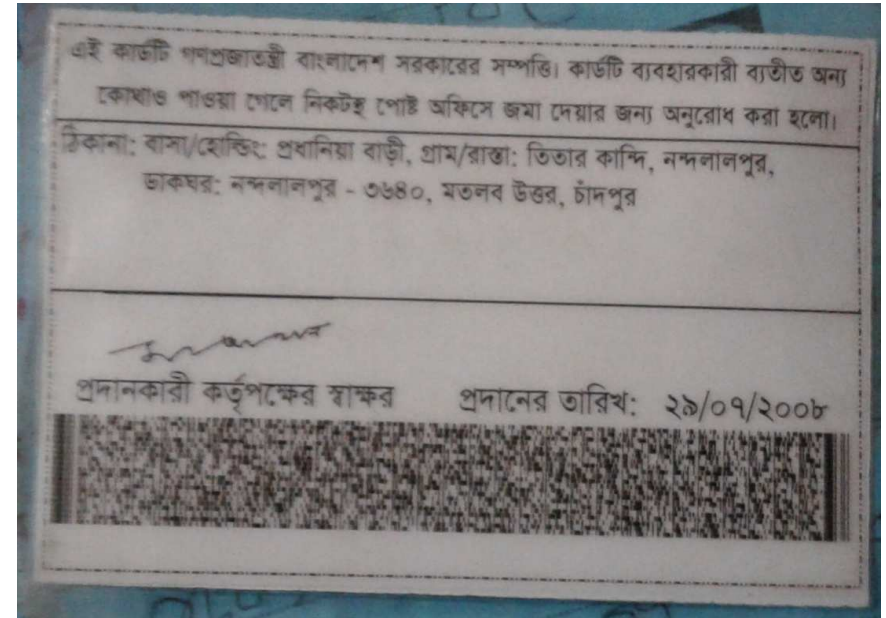
Photographs



Photographs



Photographs




Photographs



প্রত্যয়ন পত্র

আমি প্রত্যয়ন করছি যে, জনাব ইকদিতুদ্দীন এর
মা/ বাবা মাতুলী বানী প্রসাদ গ্রামীণ ব্যাংকের ইসলামাবাদ মতলব ইউনিট নাথার
৪৪/৯ নম্বর কেন্দ্রের ০৭ নম্বর গ্রুপের আনুমানিক ০২/০৫/০২-৩৭/১০ বছর
সদস্য/ সদস্যা ছিলেন। আমি এটি সরজমিনে দেখে যাচাই করেছি।

প্রতিস্বাক্ষরকারীর স্বাক্ষর

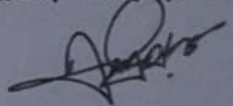


নাম: আব্দুল আলীম

পদবী: ইউনিট ইনচার্জ

ইউনিট: মতলব দ: চাঁদপুর

প্রত্যয়নকারীর স্বাক্ষর



নাম: মোহাম্মদ হাবিবুর রহমান

পদবী: ইউনিট ম্যানেজার

মতলব দ: ইউনিট, চাঁদপুর



Presented at
222nd Internal Design Lab
On January 31, 2018 at GT

