

Project by :Suraya Akter Sampa. Identified by : Arun Chandra Mondal

Verified By: MD; Moksed Ali

Bakergong Unit, Barisal Anchal-6 GRAMEEN TRUST



#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name	:	Suraya akter Sampa
Age	:	05/01/1986 (32 Years)
Marital status	:	Married
Children	:	0 Son, 02 daughter
No. of siblings:	:	01 brothers 02 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  Mahamua Hena.  Kabir Sarif.  Member since: 1995 To 2010  Branch: Natullabad, Centre no.39/m, Group: 07  Loanee No 3381/1 First loan: Tk. 5,000  Existing loan: Tk.00 Outstanding:Tk.00
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: : : : : : : : : : : : : : : : : : : :	NU,s Father N/A N/A N/A
Education, till to date	:	S.S.C

#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

(Continued)



Present Occupation	:	Parlor Business
Trade License Number	:	295 (2017-2018)
Business Experiences	:	07 years.
Other Own/Family Sources of Income		N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01747-725599
NU Project Source/Reference	:	GT Bakergong,Unit Office, Barisal.

#### **BRIEF HISTORY OF GB LOAN Utilization by Family**



NU's mother has been a member of Grameen Bank (GB) Since 1995 To 2010. At first her mother took a loan amount BDT 5,000 from Grameen Bank. She Invested the money in her son business. They gradually improved their life standard through GB loan.

#### PROPOSED BUSINESS Info.



Business Name	:	Aporupa Beauty Parlor.
Address/ Location	:	Sadar ,Bakergong,Barisal.
Total Investment in BDT	:	2,20,000/-
Financing	:	Self BDT: 1,50,000 (from existing business) - 71% Required Investment BDT: 70,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	01 months

#### **EXISTING BUSINESS OPERATIONS Info.**

Particulars	Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly	
Sales (A)	3,000	90,000	10,80,000	
Less: Cost of sale (B)	2,400	72,000	8,64,000	
Gross Profit 20% (A-B)= [C]	600	18,000	2,16,000	
Less: Operating Costs				
Electricity bill		500	6,000	
Night Guard Bill		200	2,400	
Rent		00	00	
Mobile Bill		300	3,600	
Salary from Business (Self)		7,000	84,000	
Others (Entertainment)		200	2,400	
Non Cash Item:				
Depreciation Expenses(66,000*10%)		550	6,600	
Total Operating Cost (D)		8,750	1,05,000	
Net Profit (C-D):		9,250	1,11,000	

#### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Advanc PresentGoods Items:	30,000	70,000	1,50,000 70,000
Proposed Items (**):	1,50,000	70,000	2,20,000

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide 0

#### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



#### **Present Stock item**

Present Stock Item					
Product name	Amount				
3 pc	15,000				
Face Hit machine01	35,00				
Iron +Hair Dare Machine	12,500				
Fan 01+LED TV +Chair	50,000				
Medichine	30,000				
Others	9,000				
Total Present Stock	1,20,000				

#### **Proposed Item**

Product Name	Amount
CosMetic +Ladies Item	70,000
Total:	70,000

## Financial Projection of NU BUSINESS PLAN

**GT** payback

**Retained Income:** 



		Year 1 (BDT)		Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	3,500	105,000	1260000	4,000	120,000	1440000	
Less: Cost of Sale (B)	2,800	84,000	1008000	3,200	96,000	1152000	
Gross Profit 20% (A-B)=(C)	700	21,000	252000	800	24,000	288000	
Less operating cost:							
Electricity bill		550	6,600		600	7,200	
Generator bill		0	0		0	0	
Night Guard Bill		250	3,000		300	3,600	
Shop Rent		00	00		00	00	
Internet bill		0	0		0	0	
Dis bill		200	0		200	0	
Mobile Bill		350	4,200		400	4,800	
Salary from Business		7,000	84,000		8,000	96,000	
Staff salaty		0	0		0	0	
Convince		400	4,800		500	6,000	
Others		400	4,800		500	6,000	
Non Cash Item:							
Dep. Exp (66,000*10%)		550	6,600		550	6,600	
Total Operating Cost (D)		9,700	140400		11,050	1,32,600	
Net Profit (C-D) = (E)		11,300	1,35,600		12,950	1,55,800	

42,000

93,600

42,000

1,13,400

### CASH FLOW Projection on Business Plan (Rec. & Pay.)



SL#	Particulars	Year 1	Year 2
<b>31</b>	T ut troutare	(BDT)	(BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	1,35,600	1,55,800
1.3	Depreciation (Non cash item)	6,600	6,600
1.4	Opening Balance of Cash Surplus	0	1,00,200
	Total Cash Inflow	2,12,200	2,62,600
2	Cash Outflow		
2.1	Purchase of Product	70,000	0
2.2	Payment of GT Loan*	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,,000
	Total Cash Outflow	1,12,,000	42,,000
3	Net Cash Surplus	1,00,200	2,20,600

#### **SWOT Analysis**



# STRENGTH

- Skill and 07 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

#### ${f T}_{ ext{HREATS}}$

- New competitor may be present
- Political Unrest
- Theft

# **Photographs**



















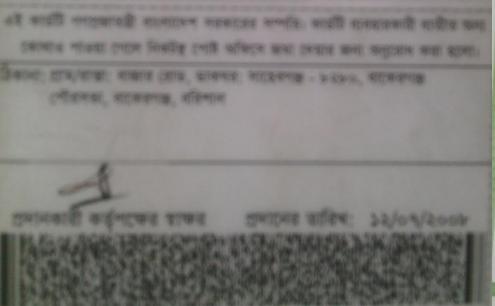


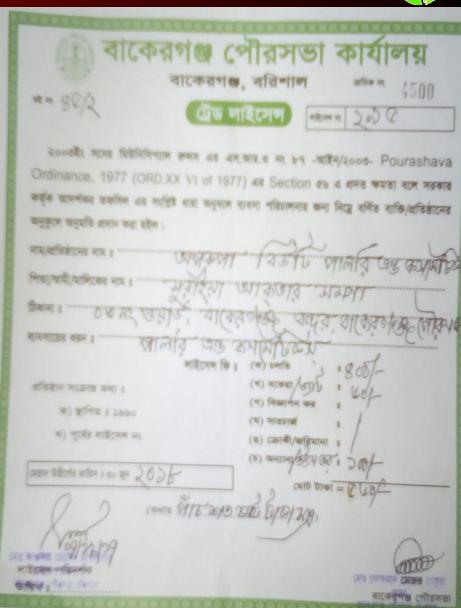


















#### প্রত্যায়ন পত্র

আমি প্রত্যায়ন করছি যে জনাবা প্রবাহিমা ওদজার প্রসামা এর মানুবারা লিপ্রেমা (এনা এনি রাখান বাখকের নিস্কোরাদ শাখার ওমার্থা নদর কেন্দ্রের ওপ্র এদপর আনুমানিক মুর্থ বছর সদস্য ছিলেন। আমি এটি সরজমিনে গিনো যাচাই করেছি।

W 22.

নামঃ নিখিল চন্দ্ৰ দাস

পদবীঃ ইউনিট ম্যানেজার

সামাজিক বাৰসা কৰ্মসূচি,

গ্রামীণ ট্রাফট, বাকেরগঞ্জ ইউনিট

2008 Arum mondel

নামা অকন চন্দ্ৰ মন্তল

পদবীঃ ইউনিট ম্যানেজার

সামাজিক ব্যবসা কর্মসৃচি

গ্রামীণ ট্রাস্ট, বাকেরগঞ ইউনিট।



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#### ঘোষণা পত্ৰ

১ম পক্ষ ঃ মোঃ জলিল খান, পিতাঃ ফজলুর রহমান খান, মাতাঃ নুরজাহান বেগম সদর রোভ, বাকেরগঞ্জ, বরিশাল।

২য় পক্ষ ঃ সুরাইয়া আক্তার শম্পা, স্বামীঃ মোঃ জলিল খান, মাতাঃ মাহমুলা হেনা সদর রোভ, বাকেরগঞ্জ, বরিশাল।

পরম করুণাময়ের নামে ঘোষণা করিতেছি যে, আমি ১ম পক্ষ আমার নিজস্ব মালিকালনাধীন একখানা দোকান ২য় পক্ষ সুরাইয়া আন্ডার শম্পা কে ব্যবসা করার জন্য হস্তান্তর করিলাম।

আমি তার সার্বিক মঙ্গলা কামনা করি।

স্বাক্ষীগণের স্বাক্ষর ৪

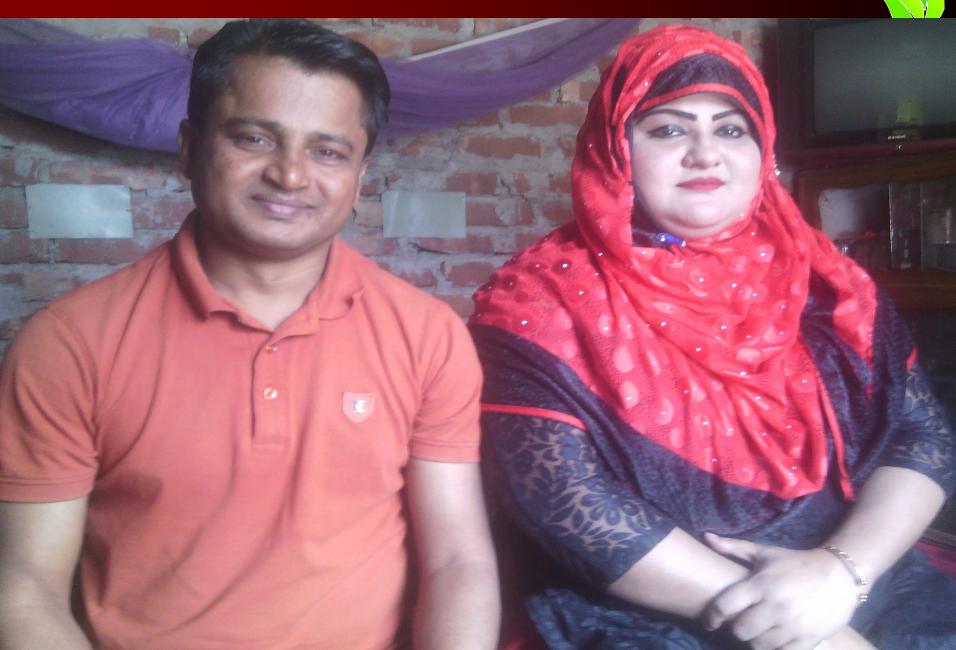
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গ্রা জেলিল এর্নন ১ম পঞ্চের স্বাক্ষর





Presented at
...th Internal Design Lab
on October ...., 2017 at GT

