

# ***Maa Hair Style Saloon***



**Project by- Md. Musarof Mia**

**Identified By - Md. Ruhul Amin  
Verified by- Md. Alhaz Sarkar**

**Madhobpur Unit  
Area 4**

**GRAMEEN TRUST**



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

Name	:	<b>Md. Musarof Mia</b>
Age	:	21 Oct -1992 (26 Years)
Marital status	:	Married
Children	:	0 Son 0 Daughter
No. of siblings:	:	03 Brothers 02 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rezia Khatun
(iii) Father's name	:	Mosrof Ali
(iv) GB member's info	:	Branch: Bohara Centre : 42/m Group no: 04 Loanee no.3362 Member since:2000 First loan:2,000
Further Information:		Existing loan: 50,000 Outstanding: 15,900
(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 Seven

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

<b>Present Occupation</b>	<b>:</b>	<b>Saloon Business</b>
<b>Initial Investment</b>	<b>:</b>	<b>30,000</b>
<b>Trade License</b>		<b>241 (2017-2018)</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>07 Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Father</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01727-770130</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT- Madhobpur Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

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NU's Mother has been a member of Grameen Bank since 2000-2017 (17 years). At first She took 2,000 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***

<b>Business Name</b>	<b>:</b>	<b><i>Maa Hair Style Saloon</i></b>
<b>Address/ Location</b>	<b>:</b>	<b>Montala Bazar, Madhobpur, Habigonj</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>1,31,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT- 91,000 /-(from existing business) 70% Required Investment BDT-40,000 /-(as equity) 30%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>7,000</b>
<b>Proposed Salary</b>		<b>7,000</b>
<b>Proposed Business</b>		
<b>(i)% of present gross profit margin</b>	<b>:</b>	<b>60%</b>
<b>(ii) Estimated %of proposed gross profit margin</b>		<b>60%</b>
<b>(iii) Agreed grace period</b>		<b>1 month</b>

# ***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-31,000 Furniture-20,000 Shop Advance- 40,000	91,000		91,000
<u>Proposed items:</u>		40,000	40,000
Total Capital	91,000	40,000	1,31,000

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Stock items</b>		
<b>Product name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
Straight Machine	01	2,000
hair Machine	01	2,000
Hair dryer Machine	01	1,000
Cream	<b>10</b>	4,000
Foam	12	1,800
Jel	12	3,600
Chair		15,000
Others		2,000
<b>Total Present Stock</b>		<b>31,000</b>

<b>Proposed items</b>		
<b>Product Name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
Hair Machine		14,000
Hair Dresser Machine	02	8,000
Decoration		18,000
<b>Total Proposed items</b>		<b>40,000</b>

# **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		400	4,800
Night guard bill		100	1,200
Janarator bill		100	1,200
Shop Rent		1,700	20,400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (0)			
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(20,000)*10%		167	2,000
<i>Total Operating Cost (F)</i>		10,267	1,23,204
Net Profit (C-F):		7,733	92,796



# 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
<b>Less: Cost of Sale (B)</b>	440	13,200	1,58,400	480	14,400	1,72,800
<b>Profit (A-B)=(C)</b>	660	19,800	2,37,600	720	21,600	2,59,200
<b>Income from Services</b>						
<b>Gross Profit</b>						
<i>Less: Operating Costs</i>						
Electricity bill		400	4,800		450	5,400
Night guard bill		100	1,200		100	1,200
Janarator bill		150	1,800		150	1,800
Shop Rent		1,700	20,400		1,700	20,400
Mobile bill		300	3,600		400	4,800
Present salary/Drawings- self		8,000	96,000		8,000	96,000
Present Salary-Staff (01)						
Others (fees, Entertainment, TL renewal)		500	6,000		500	6,000
Non Cash Item:						
Depreciation Expenses		167	2,000		167	2,000
Total Operating Cost		11,317	1,35,804		11,467	1,37,604
<b>Net Profit (C-D) = (E)</b>		8,483	1,01,796		10,133	1,21,596
<b>GT payback</b>			24,000			24,000
<b>Retained Income:</b>			77,796			97,596

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>40,000</b>	
<b>1.2</b>	<b>Net Profit</b>	<b>1,01,596</b>	<b>1,21,596</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>2,000</b>	<b>2,000</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		<b>79,596</b>
	<b>Total Cash Inflow</b>	<b>1,43,596</b>	<b>2,03,192</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	<b>40,000</b>	
<b>2.2</b>	<b>Payment of GB Loan</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>24,000</b>	<b>24,000</b>
	<b>Total Cash Outflow</b>	<b>64,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>79,596</b>	<b>1,79,192</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Less Stock

## **O**PPORTUNITIE

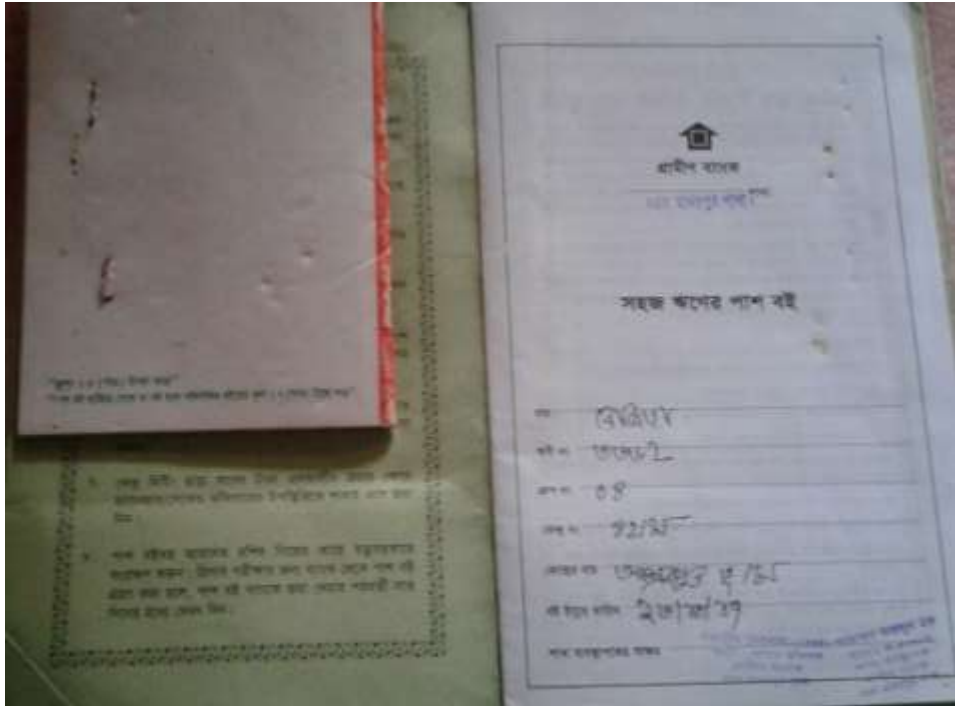
- More Employment opportunity
- Expansion of business

## **T**HREATS

- Competitors
- Theft
- Fire









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thank  
you!