

Proposed NU Business Name: Luna Fashion And Beauty Parlour



Project identification and prepared by Md. Yasin Alam
Sreenagar, Munshiganj

Project verified by: Md Siddqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Farzana Akther
Age	:	1-04-1985 (32 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	4 Brothers, 2 Sisters
Address	:	Vill: North Rarikhal, P.O Rarikhal:, P.S:Shreenagar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Selina Khatun
(iii) Father's name	:	Md. Anoawar Hosen
(iv) GB member's info	:	Branch: Shamshidhi, Centre # 37\ (Female), Member ID: 01, Group No: 01 Member since:03-06-1988(25Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: 65792
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	yes
(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 and Training Info	:	Three years experience in running business. She has 3months training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-553040
Mother's Contact No.	:	01725947774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shreenagar Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Selina Khatun joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: Luna Fashion And Beauty Parlour
Location	:	Tin Dokan,Shreenagar
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/-(from existing business) 62% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 15ft= 315 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like makeup kits.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪The shop is Rented▪Collects goods from Dhaka▪Agreed grace period is 3 months.

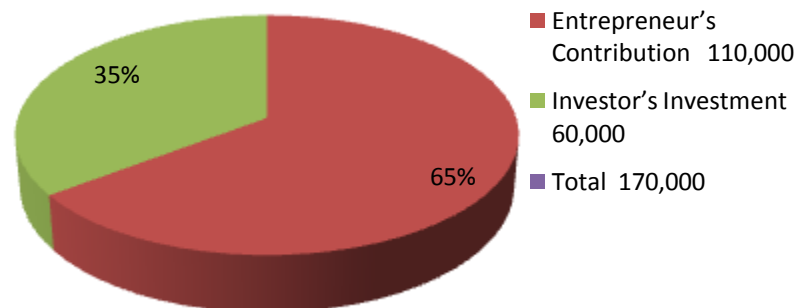
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parlour Items	3000	90,000	1080000
Total Sales (A)	3000	90000	1080,000
Less. Variable Expense			
Parlour Items	2550	76500	918000
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		4000	48000
Entertainment		200	2400
Mobile		200	2400
Total fixed Cost (D)		12300	147600
Net Profit (E) [C-D]		1200	14400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Freashial	150	220	33000	40	220	8800	41800
Makeup	15	750	11250	20	1200	4000	15250
Rebounding	1	5000	5000				5000
Three pcs	20	750	15000	01	720	14400	29400
Scarf	35	150	5750				5750
Borka				20	1200	24000	24000
Others			20000			5800	25800
Borka Scarf				20	150	3000	3000
Security			20000				20000
Total	3		110000			60000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Parlour Item	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense					
Furniture Item	2975	89250	1071000	1124550	1180778
Total variable Expense (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208372
Less. Fixed Expense					
Rent		2000	24000	25200	26460
Electric Bill		600	7200	7560	7938
Transportation		800	9600	10080	10584
Salary (self)		5000	60000	63000	66150
Salary(staff)		4000	48000	50400	52920
Entertainment		400	4800	5040	5292
Mobile		500	6000	6300	6615
Total fixed Expenses		13000	159600	167580	175959
Net Profit (E) [C-D]		2750	29400	30870	32413
Investment Payback			24000	24000	24000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	29,400	30,870	32414
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		5400	12270
	Total Cash Inflow	89400	36270	44684
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	5400	12270	20684

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3Years
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

লুনা ফ্যাশন এন্ড বিডিট পার্লার



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লুনা

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পুনা

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নশাফে
অর্থ
বিলি
স্বাস্থ্য

A large poster featuring a woman's face and Bengali text, likely an advertisement for a beauty product or service.



FAMILY PICTURE

