

Proposed NU Business Name: **NILA BEAUTY PARLOUR**



Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	REYA
Age	:	15/06/1996 (21Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Dighirkanda, P.O: Pakiab, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA
(iii) Father's name	:	MD. HANIFA
(iv) GB member's info	:	Branch: Goshinga, Centre # 51(Female), Member ID: 6242/1, Group No: 08 Member since: 05/06/1999 to 2007 (08 Years) First Loan: BDT 5,000 /-, Existing Loan: 14,000/- Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(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	:	04 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-511876
Family's Contact No.	:	01734-608147
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NILA BEAUTY PARLOUR
Location	:	Amraid Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 70,000/- (from existing business) 54% Required Investment BDT 60,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 07 ft = 70 sq. ft
Security of the shop	:	BDT 40,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Facial, Rebounding, Hair Color, Make Up, Fair Polish etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from New market , Dhaka.▪Agreed grace period is 3 months.

Existing Business

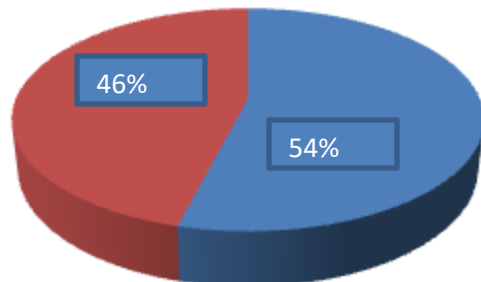
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Facial, Rebouncing, Hair Color, Make Up, Fair Polish etc.	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Facial, Rebouncing, Hair Color, Make Up, Fair Polish etc.	2,100	63,000	7,56,000
Total variable Expense (B)	2,100	63,000	7,56,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Total fixed Cost (D)		11,650	1,39,800
Net Profit (E) [C-D]		15,350	1,84,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Facial	3 pcs	1,800	5,400	5 pcs	1,800	9,000	14,400
White facial	3 pcs	1,800	5,400	5 pcs	1,800	9,000	14,400
Gold facial	3 pcs	250	750	8 pcs	250	2,000	2,750
Harbal facial	5 pcs	250	1,250	7 pcs	250	1,750	3,000
Diamond facial	3 pcs	300	9,00	8 pcs	300	2,400	3,300
Rebaunding	3 pcs	3,000	9,000	5 pcs	3,000	15,000	24,000
Hair color	12 pcs	250	3,000	10 pcs	250	2,500	5,500
Bride Decoration	-	-	7,000	-	-	10,000	17,000
make up	-	-	14,000	-	-	-	14,000
fair polish	4 pcs	500	2,000	-	-	-	2,000
Other Items	-	-	11,300	-	-	8,350	19,650
Security	-	-	10,000	-	-	-	10,000
Total			70,000			60,000	1,30,000

Source of Finance



- Entrepreneur's Contribution- 70,000
- Investor's Investment- 60,000
- Total Investment-1,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Facial, Rebounding, Hair Color, Make Up, Fair Polish etc.	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Facial, Rebounding, Hair Color, Make Up, Fair Polish etc.	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent		1000	12,000	12,000	12,000
Electricity Bill		500	6,000	7,000	8,000
Transportation		800	9,600	11,000	12,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (steff)		4,000	48,000	48,000	48,000
Total Fixed Cost		12,000	1,44,000	1,46,700	1,48,900
Net Profit (E) [C-D]		24,000	2,88,000	3,06,900	3,27,380
Investment Payback			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	2,88,000	3,06,900	3,27,380
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,64,000	5,46,900
	Total Cash Inflow	3,48,000	5,70,900	8,74,280
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	2,64,000	5,46,900	8,50,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 04 Years
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



গোষ্ঠী সচিব
সংগঠন

গ্রামীণ শক্তি সামাজিক

(৫)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পে

নাম: শ্রীমতী বিউটি ফার্মার

নাম: বঙ্গমাগিয়া, সাতপুরা প্রকল্প প্রস্তাব গ্রহণের

সংক্ষিপ্ত জীবন বৃত্তান্ত:

বিয়ে

২১ বছর জন্ম তারিখ: ১৫/০৬/১৯৯৬

শিক্ষা: এইচ. এম. সি

স্বা: ১ বিবাহিত





FAMILY PICTURE

