

## Proposed NU Business Name: **PORSHI GLORIOUS BEAUTY PARLOUR**



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Project verified by: Md. Siddiqur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Shohagi Alam Nupur</b>
Age	:	10-03-1991 ( 26 Years)
Education, till to date	:	B A
Marital status	:	Married
Children	:	Null
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Atipara ,P.O: Faydabad ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Fatema Begum
(iii) Father's name	:	Sahzalal
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 01 (Female), Member ID: 1012/3 , Group No: 02 Member since: 03-06-1997 ( 20 Years) First loan: BDT = 5,000 /- Last Loan=30,000/- Outstanding loan:= 19,600/-
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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01629-812478
Family's Contact No.	:	01684-798415
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Fatema Begum** joined Grameen Bank since 20 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	:	Porshi Glorious Beauty Parlour
Location	:	Atipara, Faydabad, Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 650,000/-
Financing	:	Self BDT 400,000/- (from existing business) 62% Required Investment BDT 250,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	The Shop is Own
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Three Piece, Sari, Pakhi jama,Pant, Parlour Iteam etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>Two</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects goods from Chakbazer , Norshindi .</li><li>▪Agreed grace period is 3 months.</li></ul>

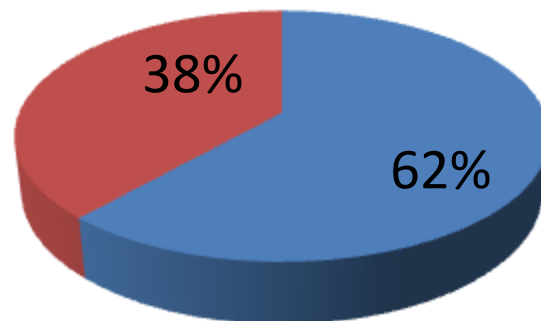
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Varieties Iteam	1,500	45,000	540,000
Parlour Service	800	24,000	288,000
<b>Total Sales (A)</b>	<b>2,300</b>	<b>69,000</b>	<b>828,000</b>
<b>Less. Variable Expense</b>			
Varieties Iteam	1,200	36,000	432,000
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		600	7,200
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		15,000	180,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>26,100</b>	<b>313,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>82,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three Piece	50	1500	75000	Three Piece	25	1500	37500	112,500
Sari	30	1000	30000	Sari	15	1000	15000	45,000
Pakhi Jama	20	2000	40000	Pakhi Jama	10	2000	20000	60,000
Pant	40	500	20000	Pant	15	500	7500	27,500
Shirt	40	250	10000	Shirt	20	250	5000	15,000
Ribonding Product	15	3000	45000	Ribonding Product	10	3000	30000	75,000
Bow Dress Medicine	20	4000	80000	Bow Dress Medicine	10	4000	40000	120,000
Facial	25	2000	50000	Facial	30	2000	60000	110,000
Cosmetics	80	150	12000	Cosmetics	50	150	7500	19,500
	0	0	0				0	0
Others			38000	Others			27,500	65,500
<b>Total</b>			<b>400,000</b>				<b>250,000</b>	<b>650,000</b>

## Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 250000 ■ Total 650000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Varieties Iteam	2,000	60,000	720,000	756,000	793,800
Parlour Service	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Varieties Iteam	1,600	48,000	576,000	604,800	635,040
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		630	7,560	7,938	8,335
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		15000	180,000	189,000	198,450
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>26,180</b>	<b>314,160</b>	<b>324,168</b>	<b>334,676</b>
<b>Net Profit (E) [C-D]</b>		<b>15,820</b>	<b>189,840</b>	<b>205,032</b>	<b>220,984</b>
<b>Investment Payback</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	189,840	205,032	220,984
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,840	194,872
	<b>Total Cash Inflow</b>	<b>439,840</b>	<b>294,872</b>	<b>415,856</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,840</b>	<b>194,872</b>	<b>315,856</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 05 Years  
Own Business : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



পাড়শী  
গ্লোরিয়াস  
বিউটি  
পার্লা

আটিপাড়া পূর্ব ফায়দাবাদ, দক্ষিণখান, ঢাকা-১২৩০

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# FAMILY PICTURE

