

A Nobin Udyokta Project

Famous Herbal & Beauty Parlor



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath

GRAMEEN TRUST

Presented by
Musammat Shamsun Naher

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Musammat Shamsun Naher
Age	:	06/06/1980 (35 Years 1 Months)
Marital status	:	Married, Husband name: Said Ahmed.
Children	:	01 Daughter (Reads in Class Six)
No. of siblings:	:	One brother, One Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Monowara Begum
(iii) Father's name	:	Late Md. Zakir Hossain
(iv) GB member's info	:	Member since: 01/03/1995 Branch: Dhamrai, Centre no.85, Group: 10 Loanee No. 8022 First loan: 5000 Total Amount Received: Tk. 2,00,000/- Existing loan: 50,000 Outstanding: 20,000
Further Information:		
(v) Who pays GB loan installment	:	NU's brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	B.A (Dhamrai Govt. University College)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Beauty Parlor
Trade License Number	:	0183
Business Experiences	:	12 years. (She started business with 50,000 BDT. She wants to scale up her business. At first she took formal training from “Persona.”)
Other Own/Family Sources of Income	:	Service, (Her brother is a government service holder.)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01712 808281
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

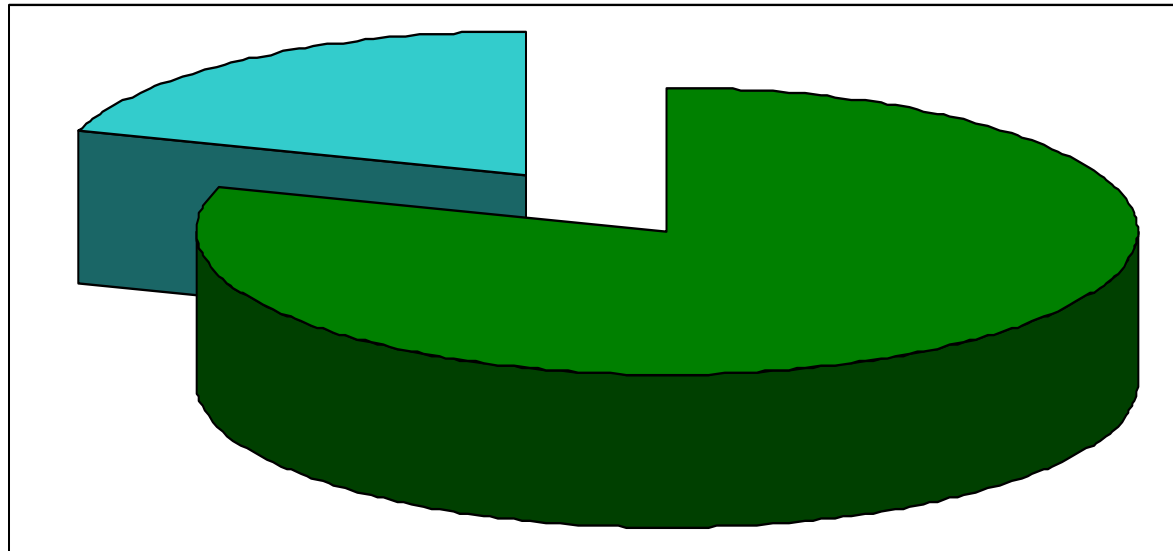


NU's mother has been a member of Grameen Bank Since 1995. At first her mother took a loan amount of 5000 BDT from Grameen Bank. NU got 50,000 BDT as initial investment from her mother. NU's brother utilized the last GB loan for house building. NU's mother gradually improved their living standard by using GB loan. Her younger son is a service holder. Initially NU took training on beauty parlor from "Persona". Now the number of three employees are working in her beauty parlor.

PROPOSED BUSINESS Info.



Business Name	:	Famous Herbal & Beauty Parlor
Address/ Location	:	Business Location : Thana Road, Dhamrai, Dhaka Permanent address: House 147, Borobazar,Dhamrai, Dhaka.
Total Investment in BDT	:	500,000/-
Financing	:	Self BDT : 4,00,000 (from existing business) - 80% Required Investment BDT : 1,00,000 (as equity) - 20%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin	:	30%
Estimated % of proposed gross profit margin	:	30%
Agreed grace period	:	5 months



■ **NU Investment Tk.400,000 (80%)**

■ **GT Investment Tk.100,000 (20%)**

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Facial Bed (2):	10,000		400,000
Steam Machine (1):	15,000		
Galvanic Machine(1)	35,000		
Shampoo Bed (1):	15,000		
Chair (7), [Armed, Armless, Moving]:	25,000		
Fan(3) :	10,000		
IPS (Volvo):	15,000		
Scenario (4):	15,000		
Glass Fittings:	30,000		
Furniture:	50,000		
Cosmetics & Parlor Item (*):	150,000		
Advance:	30,000		
Proposed Stock Items: (**)	100,000	100,000	
Total Capital	400,000	100,000	500,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Facial Cream Gold (2packet)	2,000
Facial Cream Herbal(3 Packet)	2,000
Facial Cream Diamond(3Pack)	3,000
Facial Cream Normal(6Pack)	3,000
Massage Cream (Normal, Gold, Diamond) 22 divi	22,000
Herbal Massage Cream (Normal, Gold, Diamond)	12,000
Herbal Hair Spa Cream(2Pack)	4,000
Herbal Facial Spa cream(2pack)	4,000
Nose pin, Ear pin, Hair Clip, Hair Band, Nail polish, Lipstick	10,000
Ice scissors, back comb, Normal Comb, Curly Comb	4,000
Hair Rebonding Cream(4 Box)	15,000
Hair straightener Machine (2)	8,000
Hair Dyer (2)	8,000
Small Iron (1)	1,000
Shampoo, Petticure, Menicure box	15,000
Professional make up box, Velocity	25,000
Hair Color Cream 12 packet	12,000
Total :	1,50,000

Proposed Item

Product Name	Amount
Hair Color Cream	10,000
Professional make up box, Velocity	20,000
Herbal Massage Cream (Normal, Gold, Diamond)	10,000
Massage Cream (Normal, Gold, Diamond) 20 divi	20,000
Nose pin, Ear pin, Hair Clip, Hair Band, Nailpolish, Lipstick	15,000
Hair Rebonding Cream(4 Box)	15,000
Shampoo, Pedicure, Manicure box	10,000
Total :	1,00,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Parlor Income: (Brow Pluck, Facial, Party Makeup, Bow Shaj, Mane Cute, Pade Cute, Hair Style, Hair Color etc (A)	3000	90,000	10,80,000
Less: Cost of sale (B)	2100	63,000	7,56,000
Gross Profit 30% (A-B)= [C]	900	27,000	3,24,000
Less: Operating Costs			
Electricity bill		600	7,200
Night Guard Bill		200	2,400
Rent		1,000	12,000
Mobile Bill		300	3,600
Salary (own)		7,000	84,000
Employee Salary (3)		12,000	144,000
Others (Entertainment)		200	2,400
Non Cash Item:			
Depreciation Expenses (205,000*15%)		2563	30750
Total Operating Cost (D)		23863	2,86,356
Net Profit (C-D):		3,137	37,644

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Parlor Income (A)	3500	105,000	12,60,000	4000	120,000	14,40,000	4500	135,000	1620,000
Less: Cost of Sale (B)	2450	73,500	8,82,000	2800	84,000	10,08,000	3150	94,500	11,34,000
Gross Profit 30% (A-B)=(C)	1050	31,500	3,78,000	1200	36,000	432,000	1350	40,500	486,000
Less operating cost :									
Electricity bill		700	8400		800	9600		900	10,800
Night Guard Bill		300	3600		350	4,200		400	4,800
Rent		1000	12,000		1000	12,000		1000	12,000
Salary (own)		7,000	84,000		7,000	84,000		7,000	84,000
Employee Salary (3)		15,000	180,000		15,000	180,000		15,000	180,000
Mobile Bill		400	4800		500	6000		600	7200
Others		200	3600		300	3600		400	4800
Non Cash Item:									
Depreciation Expense		2563	30,750		2563	30,750		2563	30,750
Total Operating Cost (D)		27,163	361,956		27,513	366,156		27,863	370,356
Net Profit (C-D) = (E)		4,337	52,044		8,487	101,844		12,637	1,51,644
GT payback		40,000			40,000			40,000	
Retained Income:		12,044			61,844			1,11,644	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	52,044	101,844	151,644
1.3	Depreciation (Non cash item)	30,750	30,750	30,750
1.4	Opening Balance of Cash Surplus	0	42,794	135,388
	Total Cash Inflow	1,82,794	1,75,388	317,782
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	42,794	1,35,388	2,77,782



STRENGTH

- Skill and 12 Years experience
- Employment (3 Person)
- Quality service and Product
- Well Decorated
- Seven days open in a week
- 16 hours shop open

WEAKNESS

- Lack of Investment
- Electricity Problem

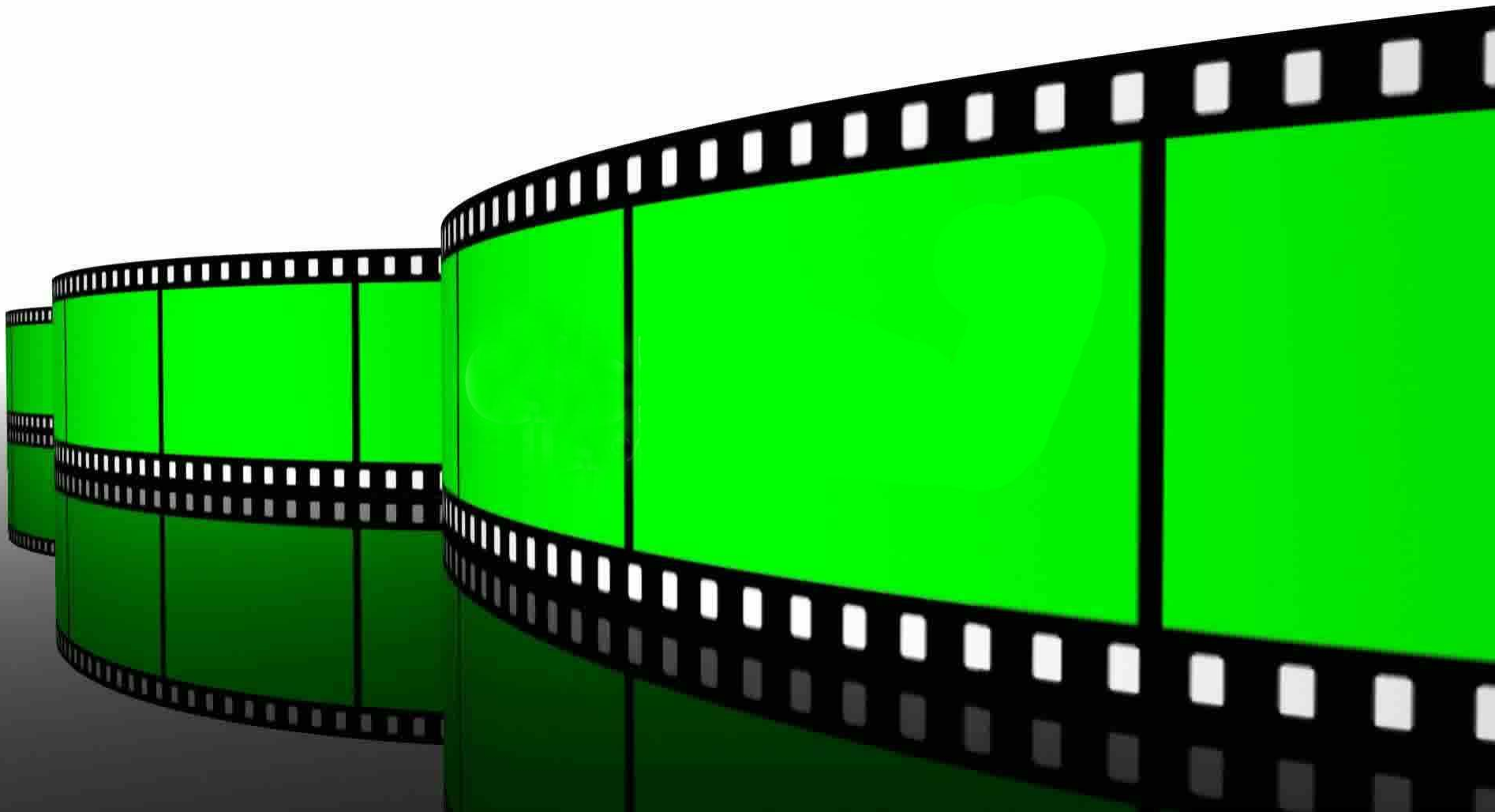
OPPORTUNITIES

- Have chance to captivate more customers.
- Increase demand in Products and service

THREATS

- New competitor may arise
- Political Unrest
- Theft

Photographs





ফেমাস

হারবাল এণ্ড বিউটি পার্লার

প্রোঃ শামসুন নাহার (লাডলী)

(সুদক্ষ প্রশিক্ষণপ্রাপ্ত বিউটিশিয়ান দ্বারা পরিচালিত)

এখানে বউ সাজ, ফেসিয়াল, চুল কাটা
চুল স্টেট, নাক-কান ফোঁড়ানো ও
স্কীনের উপর সব ধরনের ট্রিটমেন্ট করা হয়।

মোবাইল : ০১৭১২-৮০৮২৮১

থানা রোড (কলেজ সংলগ্ন), দক্ষিণ পাড়া, ধামরাই, ঢাকা।

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গ্রামীণ ব্যাংক
ধমরাই শাখা

সহজ ঋণের পাশ বই

নাম: সুমনা
ফোন নং: ১০২২
গ্রাম নং: ৩০
কেন্দ্র নং: ৬৫৫৫
কেন্দ্রের নাম: সোনারগাঁও
বই ইস্যুর তারিখ: ২৭/০৫/১৫
শাখা ব্যবস্থাপকের স্বাক্ষর: 