

**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Mou Beauty Parlor***  
*Business Category: **General Retail & Wholesale***



*Project Identified by: Md. Al Amin, Asst. Nobin Bhulta, Unit, Narayanganj*  
*Business Proposal Prepared by: Fahina Yesmin Happy*

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>Hosne Ara</b> Vill: Pobonkul, Union: Tarab, Post: Jatramura, Upazila: Rupganj, District: Narayanganj.
Age	: 24 years
Marital status	: Married
Children	: Nil
No. of siblings:	: 01 (One) Brother and 03 (Three) Sisters.
Parent's and GB related Info:	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mabeya Khatun
(iii) Father's name	: Md. Rofikul Islam
(iv) GB member's info	: <i>Branch: Sonargaon, Narayanganj, Centre # 18/mo</i> <i>Loan no.: 1738, Member since 2000</i> First loan: Tk. 5,000 Existing loan: Nil, last loan: Tk. 19,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan	: Nil

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

Education, till to date	:	Honours 2 <sup>nd</sup> Year-Accounting
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>05 (Five) years experience is running her own business. she started the business only with Tk. 100,000 (One lac ).</p> <p>She has taken 03 (Three) months training on Parlor activities from Adhora Parlor Training Center.</p> <p>She has 02 (Two) Years Working experience as an assistant in different Parlor.</p>
Other Own/Family Sources of Income	:	Her husband's income from Private Job (Lizan Group). Her mother's income from tailoring and father's income from Job (Employee of Joynal Haque Sikder Medical).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01950371796, 01624413861
NU's National ID No.	:	19926726819000020
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mabeya Khatun is a GB member since 2000 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her daughter (Entrepreneur) in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing parlor business of her daughter.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Mou Beauty Parlor</i></b>
Address/ Location	:	Pobonkul, Jataramura, Rupganj, Narayanganj
Total Investment in BDT	:	Tk. 250,000
Financing	:	Self Tk. 150,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,500 ( Six thousand five hundred)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 60%
(ii) Estimated % of proposed gross profit margin	:	On an average 60%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

## ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products and Services (A)</b>	<b>1,400</b>	<b>39,200</b>	<b>470,400</b>
<b>Less: Cost of Sales and Services (B)</b>	<b>560</b>	<b>15,680</b>	<b>188,160</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>840</b>	<b>23,520</b>	<b>282,240</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		300	3,600
Shop rent		2,200	26,400
Mobile bill		1,000	12,000
Conveyance bill		500	6,000
Provision of bad debt		3	30
Present Salary (Self and family)		6,500	78,000
Present Salary (Assistant-01-Sister+03)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		300	3,600
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		369	4,430
<b><i>Total Operating Cost (D)</i></b>		<b>21,172</b>	<b>254,060</b>
<b>Net Profit (C-D):</b>		<b>2,348</b>	<b>28,180</b>

## **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (cream, face pack, cosmetics item, parlor kids and others beauty product etc.)	Investment in products (cream, face pack, cosmetics item, facial cream, parlor kids etc.)	85,000	65,000	150,000
Investment in Machineries and equipment (Fan-2 Light -4, Steam machine, hair dryer etc )	IPS and hair dryer machine etc . )	8,200	35,000	43,200
Cash in hand		1,800	-	1,800
Decoration ( fixture and fittings)		32,000	-	32,000
Advance for shop		20,000	-	20,000
Debtors (Since January, 2016 to at present)		3,000	-	3,000
<b>Total Capital</b>		<b>150,000</b>	<b>100,000</b>	<b>250,000</b>

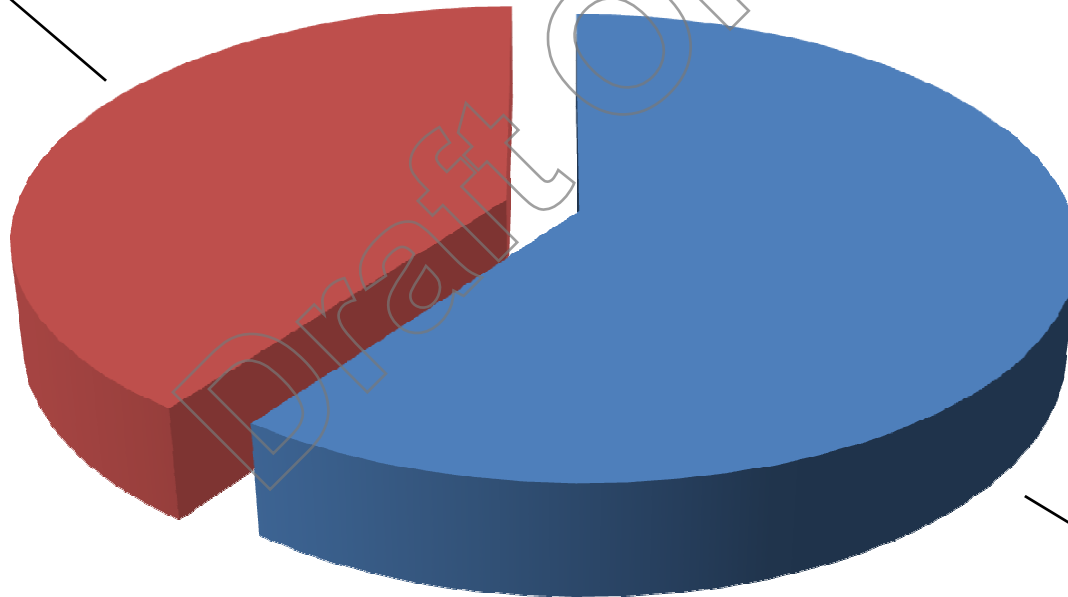
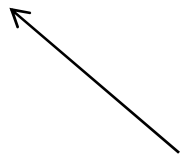
# SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 150,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 250,000

GTT's Investment  
40%



Entrepreneur's  
Contribution 60%



# 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
Estimated sales income from products and Services (A)	1,900	53,200	638,400	2,090	58,520	702,240	2,236	62,616	751,397
Less: Cost of Sales and Services (B)	760	21,280	255,360	836	23,408	280,896	895	25,047	300,559
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,140</b>	<b>31,920</b>	<b>383,040</b>	<b>1,254</b>	<b>35,112</b>	<b>421,344</b>	<b>1,342</b>	<b>37,570</b>	<b>450,838</b>
<b>Less: Operating Cost:</b>									
Electricity bill		300	3,600		400	4,800		500	6,000
Shop rent		2,200	26,400		1,200	14,400		1,200	14,400
Mobile bill (SMS & Reporting)		1,500	18,000		1,600	19,200		1,700	20,400
Conveyance bill		500	6,000		1,000	12,000		1,500	18,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Provision of bad debt		3	30		3	30		3	30
Proposed Salary-(Family & Self)		7,000	84,000		7,500	90,000		8,500	102,000
Present Salary (Assistant-01-Sister+03)		15,000	180,000		16,000	192,000		16,000	192,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,300	15,600
<b>Non Cash Item:</b>									
Depreciation Expenses		369	4,430		369	4,430		369	4,430
<b>Total Operating Cost (D)</b>		<b>28,338</b>	<b>336,060</b>		<b>29,738</b>	<b>356,860</b>		<b>31,738</b>	<b>380,860</b>
<b>Net Profit (C-D):</b>		<b>3,582</b>	<b>46,980</b>		<b>5,374</b>	<b>64,484</b>		<b>5,832</b>	<b>69,978</b>
<b>Retained Income</b>			<b>46,980</b>			<b>111,464</b>			<b>181,442</b>

- Notes:**
- 1. Agreed Grace period:** Six months
  - 2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	50,980	72,484	77,978
1.3	Depreciation Expenses	4,430	4,430	4,430
1.4	Opening Balance of Cash Surplus	-	31,410	60,324
	<b>Total Cash Inflow</b>	<b>155,410</b>	<b>108,324</b>	<b>142,732</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>31,410</b>	<b>60,324</b>	<b>94,732</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Sister)  
Others (beyond family): 03-Female;  
Future employment: 0
- Trade License in her own name;
- Ownership of business in her own name;
- She has on hand training;
- Skilled and working experiences (7years).

## **W**EAKNESS

- Can not supply Goods and Services as per demand.
- Load Shading;

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer;
- Seasonal Demand;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 331,442 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.
- Theft;

Presented at 185<sup>th</sup> Social Business Design Lab (Open session)  
On February 15, 2016 at Grameen Bank Auditorium, Grameen  
Bank Bhaban

***Thank you***

# Pictures

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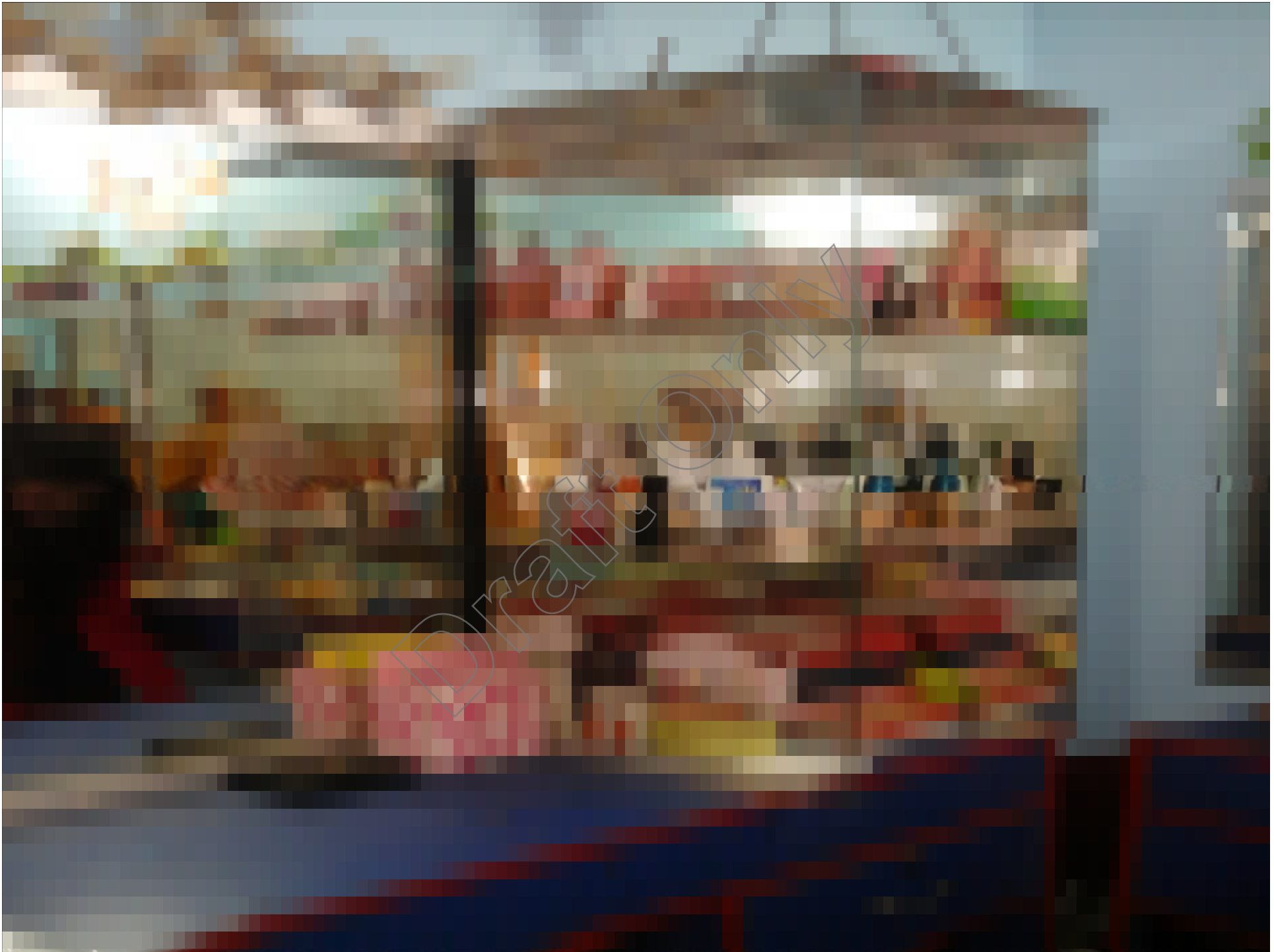
















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নাম: মাবিয়া খাতুন  
Name: Mabeya Khatun  
পামী: মোঃ রফিকুল ইসলাম  
মাতা: মুক্ত কছিরাম নেছা  
Date of Birth: 26 Feb 1968  
ID NO: 19686726819614974

মাবিয়া



নাম: হোসনে আরা  
Name: Hosne Ara  
পিতা: মোঃ রফিকুল ইসলাম  
মাতা: মাবিয়া খাতুন  
Date of Birth: 26 Nov 1992  
ID NO: 19926726819000020

হোসনে আরা

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

কানা: গ্রাম:রাঙ্গা, পবনকুলা, দীঘীঘরান, ডাকঘর: যারামুড়া - ১৩৬০, রঙ্গগঞ্জ, ভারান পৌরসভা, নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ২৮/০৫/২০১২



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম:রাঙ্গা, পবনকুলা, ডাকঘর: যারামুড়া - ১৩৬০, রঙ্গগঞ্জ, ভারান পৌরসভা, নারায়নগঞ্জ

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১১/০৯/২০১৩





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**Thank You**