

# Proposed NU Business Name: **PUSPO HARBAL BEAUTY PARLOR**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MORJINA BEGUM</b>
Age	:	22-02-1970 ( 47Years )
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Puthia, P.O: Puthia P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ASIA BEGUM</b>
(iii) Husband's name	:	<b>MD. HASHEM ALI</b>
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 38(Female), Member ID: 4131, Group No: 02 Member since: 2006 To (11Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: 74,700
(v) Who pays GB loan installment	:	Brothers
(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	:	11 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-770027
Mother's Contact No.	:	01710-538410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ASIA BEGUM** joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

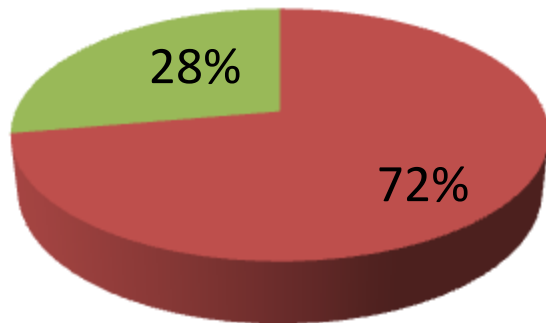
Business Name	:	<b>PUSPO HARBAL BEAUTY PARLOR</b>
Location	:	Puthia , Puthia , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 63,000/-
Financing	:	Self BDT 13,000/--(from existing business) 21% Required Investment BDT 50,000/--(as equity) 79%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 25 ft = 150 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Beutiey Perlar Item.</li> <li>▪Average 70% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 1 employees.</li> <li>▪The shop is rented.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Beauty Parlor	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Beauty Parlor	300	9,000	108,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,500	42,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		2,000	24,000
Entertainment		300	3,600
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>12,750</b>	<b>153,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,250</b>	<b>99,000</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
CT Gold (3x350)	1,050	-	1,050
Facial kit (5x500)	2,500	10,000	12,500
Scrub	1,000	-	1,000
Cleansing Milk (4x250)	1,000	10,000	11,000
B-xin (3x500)	1,500	-	1,500
Astringent	500	-	500
Whitening Cream (5x500)	2,500		2,500
Powder	500	-	500
Pane Cake	750	-	750
Shiner Powder	500	-	500
Mango Bleach (4x300)	1,200	10,000	11,200
Chair	-	20,000	20,000
<b>Total</b>	<b>13,000</b>	<b>50,000</b>	<b>63,000</b>

## Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 50,000

■ Total 180,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Beauty Parlor	1,300	39,000	468,000	491,400	515,970
<b>Total Sales (A)</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>	<b>491,400</b>	<b>515,970</b>
<b>Less. Variable Expense</b>					
Beauty Parlor	390	11,700	140,400	147,420	154,791
<b>Total variable Expense (B)</b>	<b>390</b>	<b>11,700</b>	<b>140,400</b>	<b>147,420</b>	<b>154,791</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>910</b>	<b>27,300</b>	<b>327,600</b>	<b>343,980</b>	<b>361,179</b>
<b>Less. Fixed Expense</b>					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		1,400	16,800	17,640	18,522
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		2,000	24,000	24,000	24,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>13,250</b>	<b>159,000</b>	<b>160,020</b>	<b>161,091</b>
<b>Net Profit (E) [C-D]</b>		<b>14,050</b>	<b>168,600</b>	<b>183,960</b>	<b>200,088</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	168,600	183,960	200,088
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	148,600	163,960
	<b>Total Cash Inflow</b>	<b>218,600</b>	<b>332,560</b>	<b>364,048</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>148,600</b>	<b>312,560</b>	<b>344,048</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

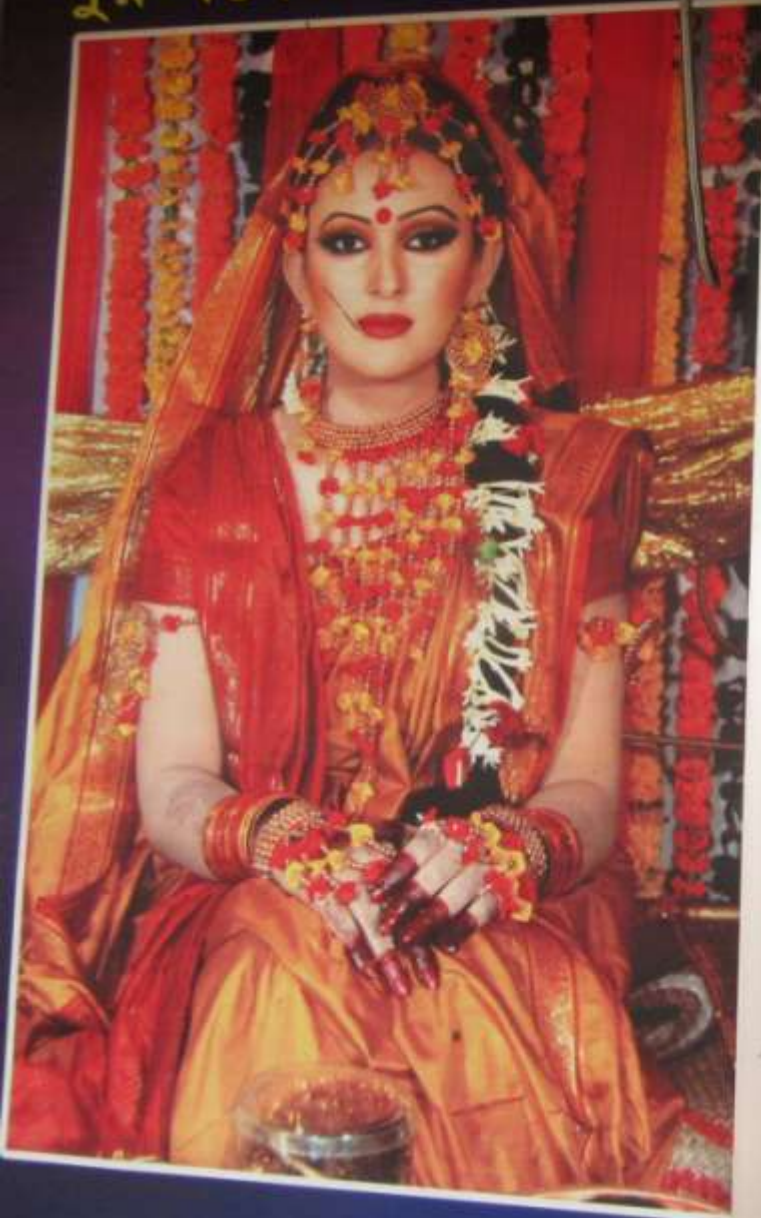
Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

পুরুষদের প্রবেশ নিষে



# পুষ্প হারবাল বিডিটি পার্লার

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