

**Proposed NU Business Name: M/S MONIRA BEAUTY PARLOUR**

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Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MOST.TARA BANU KHATUN</b>
Age	:	10-02-1997 (20 Years)
Education, till to date	:	B.S.S
Marital status	:	Unmarried
Children	:	0 Daughter
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Ganiary Kandi, P.O: Mohichoron Hats, P.S: Sonatola, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.PEYARA BEGUM</b>
(iii) Father's name	:	<b>MD.TOFAZZOL</b>
(iv) GB member's info	:	Branch: Digairl Sonatola , Centre # 60 (Female), Member ID: 8761, Group No: 02 Member since: 2005-2017 (12 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 40,000 /- Outstanding Loan : 27,776/-
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Dairy Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-719309
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.PEYARA BEGUM** joined Grameen Bank since 12 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

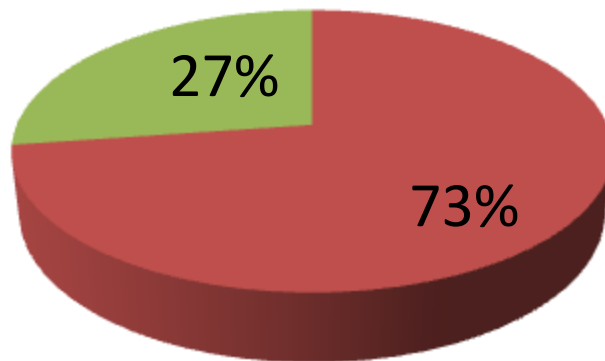
Business Name	:	<b>M/S MONIRA BEAUTY PARLOUR</b>
Location	:	S M college, Bottola, Sonatola, Bogra
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 80,000/- (from existing business) 73% Required Investment BDT 30,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 30 ft = 450 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has run his Business like as parlour</li><li>▪ The business is operating by entrepreneur. Existing no employes.</li><li>▪ Average 50% gain on sales.</li><li>▪ Collects goods from Dhaka.</li><li>▪ The Shop is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Shampoo, Hair Colour, Cream A -Z, etc	800	24000	288000
Total Sales (A)	800	24000	288000
Less Variable Expense (B)			0
Shampoo, Hair Colour, Cream A -Z, etc	400	12000	144000
Total Variable Expense	400	12000	144000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		800	9600
Electric Bill		400	4800
Salary (Self)		5000	60000
Guard		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		6700	80400
Net Profit (E) = [C-D]		5300	63600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cream A-Z	30	750	22,500	20	800	16,000	38,500
Shampoo	5	200	1,000	5	200	1,000	2,000
Cleaner Tools			4,000			0	4,000
Security			50,000			0	50,000
Others			2,500			12,700	15,200
Heir colour			0		8	300	300
	35	950	80,000	25	1,008	30,000	110,000

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 30,000
- Total 110,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Shampoo,Hair Colour,Cream A -Z,etc	1000	30000	360000	378000	396900
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	500	15000	180000	189000	198450
<b>Total Variable Expense</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		800	9600	9600	9600
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		200	2400	2400	2400
Entertainment		300	3600	3600	3600
Gard			0	0	0
Generator			0	0	0
Mobil Bill			0	100	200
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>80800</b>	<b>81200</b>
<b>Net Profit (E)= [C-D]</b>		<b>8300</b>	<b>99600</b>	<b>104580</b>	<b>109809</b>
<b>Investment Pay Back</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87600	180180
	<b>Total Cash Inflow</b>	<b>149,600</b>	<b>192,180</b>	<b>289,989</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)	12000	12000	12000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,600</b>	<b>180,180</b>	<b>277,989</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
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

Pictures









# FAMILY PICTURE