

Akash Chowa Beauty Parlor

শুধু আপনার ফুটয়ে আপনার দায়িত্ব আমরা দেব

আকাশ ছোঁয়া বিডিটি পার্লার

শুধু মাত্র মহিলাদের জন্য

লাইসেন্স নং-০০৬১৪



NU Identified and PP Prepared by :
Md. Nazmul Karim (Chandpur Sadar Unit)

Verified by:
Abu Musa Bhuiyan

Presented by
Lovely Begum

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Lovely Begum
Age	:	31 years
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 sisters, 4 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nurjahan Begum
(iii) Father's name	:	Md. Shohid Mizi
(iv) GB member's info	:	Branch: Bagadi, Centre: 37/m, Loanee no.6224 Member since 2003, First loan: Tk. 5000 Total amount received bdt.320000 (Approx)
Further Information:		Existing loan: Tk. 30,000, Outstanding: Tk. 14,820
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class 10

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

Present Occupation	:	Business
Business Experiences	:	2 years :
Trade license	:	125/15
Other Own/Family Sources of Income	:	Business, tiles worker and Rajmistri
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01868406247
NU Project Source/Reference	:	GT Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2003. At first she took a loan amount of BDT 5,000 from Grameen Bank. She built House by using GB loan of BDT 1,00,000. NU's brother used the loan in different income generating activities. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Akash Chowa Beauty Parlor
Address/ Location	:	Dhalir Ghat Bagadi, Post: Bakhra Bazar, Chandpur Sadar, Chandpur
Total Investment in BDT	:	2,00,000 Taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	73%
(ii) Estimated % of proposed gross profit margin		73%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
i) Present stock items: Shop Advance =10000 Furniture = 30000 Decoration =5000 Machineries =25000 Cosmetics =30000	1,00,000		
ii) Proposed stock items: Cosmetics Items = 50000 Machineries = 50000		1,00,000	
Total Capital	100000	100000	2,00,000

Present and Proposed Items

Present items

- Massage cream = 5000
- Hair Treatment =4000
- Rebonding cream =4000
- Est cream =3000
- Facial cream =4000
- Others =10000

(Cream, Eye shed, lip liner, Cutter, Nail Polish, Kumkum)

Machines

- Hair Steam machine =5000
 - Iron machine =10000
 - Hair cut machine =5000
 - Others machine =5000
- Total =55,000**

Proposed items

- Massage cream = 15000
- Hair Treatment =5000
- Rebonding =6000
- Est cream =5000
- Facial cream =6000
- Others cream =6000
- Hair color + fair cream) =5000
- Different color Pan cake =4000
- Glitter =3000
- Hair comb =1000

Machines

- Sewing machine (2) =18000
 - Over Lock Machine =8000
 - Iron machine =5000
 - Hair cut machine = 5000
 - Stone for ladies purse making =5000
- Total = 1,00,000**

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Income from Services (A)	15000	1,80,000
<i>Less: Cost of materials (B)</i>	4000	48000
Gross Profit (C) [C=(A-B)] 73%	11000	1,32,000
<i>Less: Operating Costs</i>		
Electricity bill	400	4800
Generator bill	200	2400
Shop Rent	800	9600
Entertainment	100	1200
Mobile bill	300	3600
Present salary/Drawings- self	6000	72000
Others cost	100	1200
Non Cash Item:		
Depreciation Expenses (furniture-10%= 250(Machine-15%=375)	500	6000
<i>Total Operating Cost (D)</i>	8400	1,00,800
Net Profit (C-D):	2600	31200

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	18000	2,16000	20000	2,40,000	22,000	2,64,000
<i>Less: cost of sales (B)</i>	5000	60,000	5500	66,000	6000	72000
Gross Profit (C) [C=(A-B)]	13000	156000	14500	174000	16000	192000
Income from stoned bag and tailoring works	3000	36000	3000	36000	3000	36000
Total gross profit	16000	192000	17500	210000	19000	228000
Less: Operating Costs						
Electricity bill	500	6000	600	7200	700	8400
Shop Rent	800	9600	800	9600	800	9600
Generator bill	200	2400	200	2400	200	2400
Entertainment	100	1200	100	1200	100	1200
Mobile Bill	300	3600	300	3600	300	3600
Proposed Salary- Self	6000	72000	6000	72000	6000	72000
Others	100	1200	100	1200	100	1200
Non Cash Item:						
Depreciation Expenses	750	9000	750	9000	750	9000
Total Operating Cost (D)	8750	1,05,000	8850	1,06,200	8950	1,07,400
(Net Profit C-D) :	7250	87000	8650	103800	10050	120600
Payback to GT	40,000		40,000		40,000	
Retained Income:	47000		63,800		80600	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	87000	103800	120600
1.3	Depreciation (Non cash item)	9000	9000	9000
1.4	Opening Balance of Cash Surplus		56,000	128800
	Total Cash Inflow	1,96,000	168800	2,58,400
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40000
	Total Cash Outflow	1,40,000	40000	40000
3.0	Net Cash Surplus	56000	128,800	21,8400

SWOT ANALYSIS

STRENGTH

Well known businessman in locality.
Skilled & 2 Years of Experience

WEAKNESS

Credit sales
Less stock

OPPORTUNITIES:

Located in forwarded area.
Would Be Owner Gradually.
Near High school and College

THREATS

Theft
Fire

Pictures

Calendar
মিতি লিঃ
পত্রিকা
পুস্তক পরিষদ
পুস্তক পরিষদ, কলকাতা
কলকাতা, কলকাতা

















SCARLETT
ENGLAND
HD68-2
HAIR DRYER



- Modern ergonomic design
- Heat-resistant plastic housing
- 2 speeds
- Automatic switching off
- Ergonomic handle
- Heating
- Cool down

WILE
BLAKE

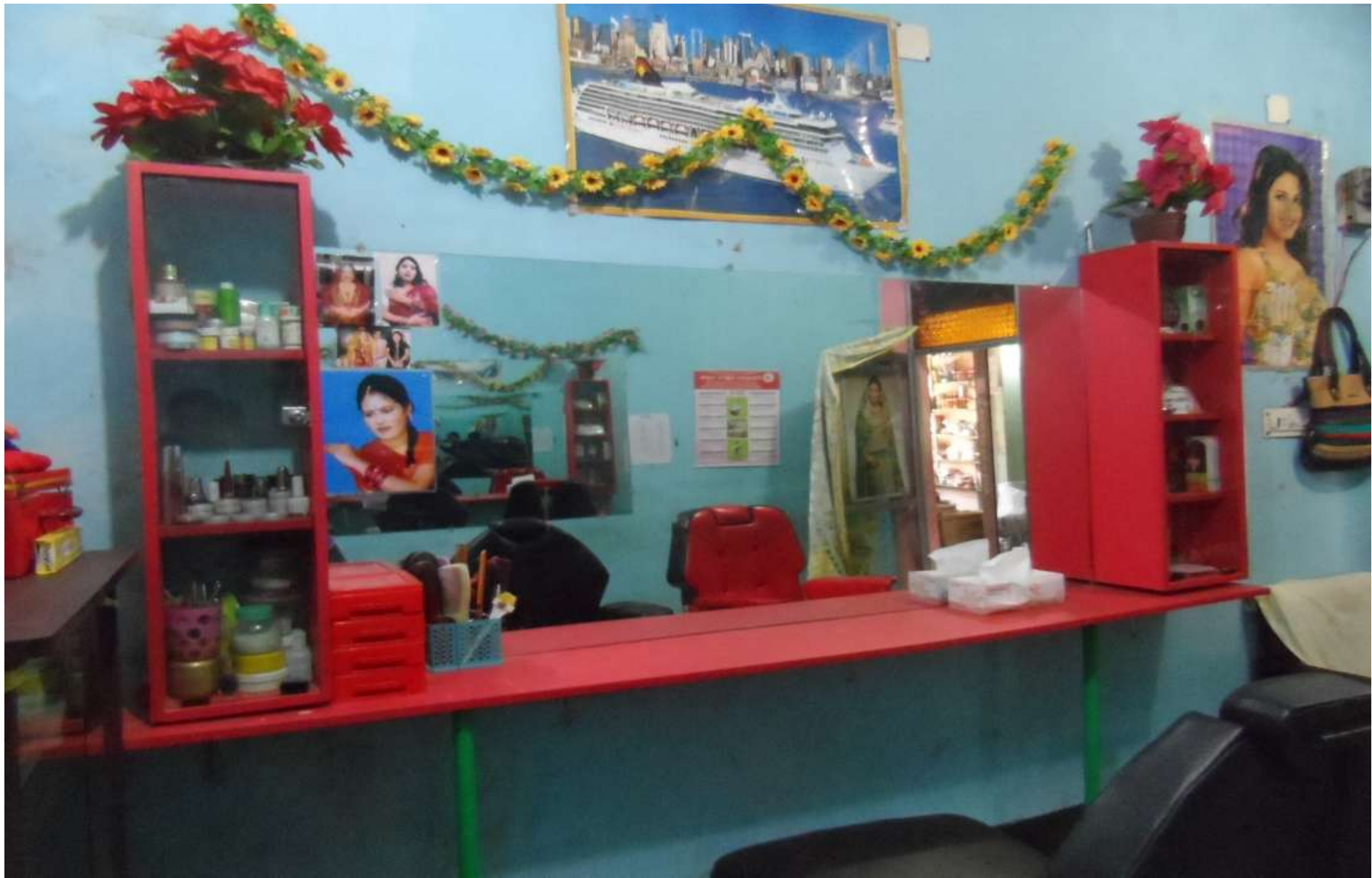
Kemei
HAIR STRAIGHTENER
Max temperature 200°C



Kemei
Model: KM-13328

COMPLETE BEAUTY CARE









Stone Bag (Made by NU)



আকাশ ছেঁয়া বিডিটি পার্লার

শুধু মাত্র মহিলাদের জন্য

লাইসেন্স নং-০০৬১৪

পরিচালনায় : পান্না আক্তার

মুখের মেছতা ও ব্রন, ১ মাসের
মধ্যে দূর করা হয়।

এবং কালো মুখ ফস্যা করার
ক্রিম পাওয়া যায়।

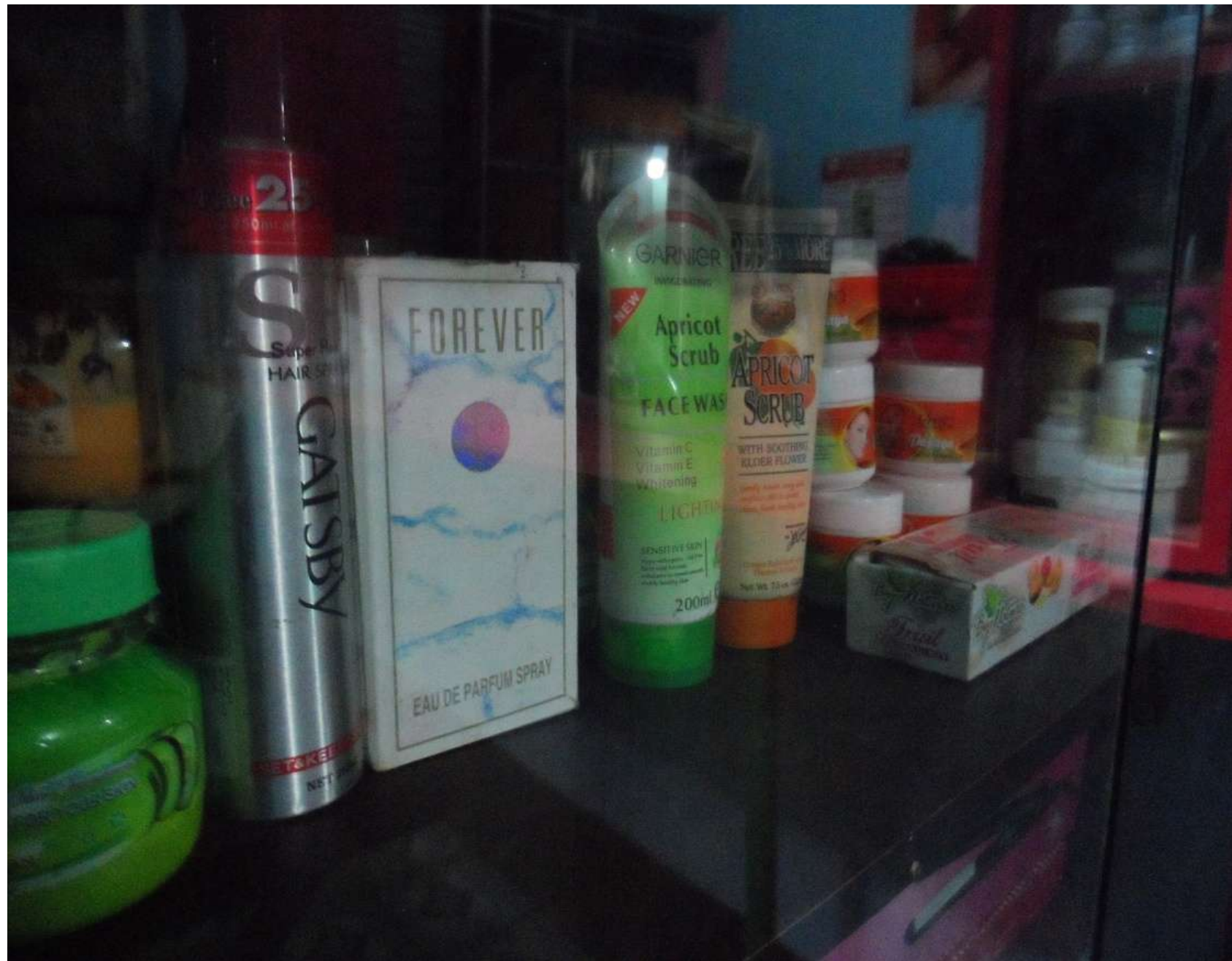
বিডি সাজানো সহ পার্লারের
সব ধরনের কাজ করে থাকি।

সুন্দর এখানে পার্লারের কাজ ও
শেলাই কাজ শিখানো হয়।



যোগাযোগ ঠিকানা : পশ্চিম বাগাদী ঢালীর ঘাট,
সহকারী বাসাবারের পূর্ব পার্শে মন মার্কেট, টাঁদপুর।







Presented at GT's 6th Internal SB Design Lab
on April 7, 2015 at GT

Thank you