Proposed NU Business Name: ONGOSAJ NATURAL BEAUTY PARLOR & TRAINING CENTRE



Project identification and prepared by: Md. Md. Kazem Uddin, Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	NURJAHAN AKTER BABY		
Age	:	31-01-1992(24 Years)		
Education, till to date	:	Class Ten		
Marital status	:	Married		
Children	:	N/A		
No. of siblings:	:	1 Brother 1 Sister		
Address	:	Vill: Naljani ; P.O:Chandona ; P.S: Gazipur Shadar ; Dist: Gazipur		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father HASNA AKTER MD. ABDUL BARAK Branch: Bashon, Centre # 71 (Female), Member ID: 6145, Group No: 05 Member since: 05-06-2003 (13 Years) First loan: BDT 3,000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: 4,80,800 Father No No 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	:	5 years experience in running business.
Training Info	:	He has 5 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711142988
Family's Contact No.	:	01714205094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASNA AKTER joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

Proposed Nobin Udyokta Business Info			
Business Name	:	ONGOSAJ NATURAL BEAUTY PARLOR & TRAINING CENTRE	
Location	:	Noljani, Gazipur	
Total Investment in BDT	:	BDT 2,00,000/-	
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)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 12 ft= 120 square ft	
Security of the shop	:	_	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Three pice, Golden Fresh Wash, Harbal Criem, Makeup, Fesial Criem, Loshon, Body Spray etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing 1 employee. After getting equity fund no employee will be appointed. Entrepreneur is owner of the shop. Collects goods from Joydebpur, Gazipur. Agreed grace period is 3 months. 	

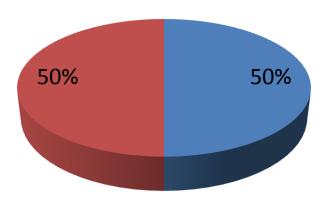
Existing Business (BDT) D				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Three pice, Golden Fresh Wash, Harbal				
Criem, Makeup, Fesial Criem, Loshon, Body Spray etc.	2000	60,000	7,20,000	
Total Sales (A)	2000	60,000	7,20,000	
Less. Variable Expense				
Three pice, Golden Fresh Wash, Harbal				
Criem, Makeup, Fesial Criem, Loshon, Body Spray etc.	1600	48,000	5,76,000	
Total variable Expense (B)	1600	48,000	5,76,000	
Contribution Margin (CM) [C=(A-B)	400	12,000	1,44,000	
Less. Fixed Expense				
Rent				
Electricity Bill		200	2400	
Mobile Bill		200	2400	
Salary (self)		3000	36,000	
Transportation		200	2400	
Entertainment		200	2400	
Generator		100	1200	
Salary (Staff)		2,000	24,000	
Total fixed Cost (D)		5,900	70,800	
Net Profit (E) [C-D)		6,100	73,200	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Three pice,	36,000	50,000	86,000		
Golden Fresh Wash, Harbal Criem	17,000	28,000	45,000		
Makeup, Fesial Criem, Loshon, Body Spray etc.	41,000	22,000	63,000		
Chair Table,Sound box	6000	-	6,000		
Total	1,00,000	1,00,000	2,00,000		

Source of Finance



- Investors Investment=100000
- Total=200000



Financial Project				
Particular	Daily	Monthly	1st Year	1.5 Year
Revenue (sales)				
Three pice, Golden Fresh Wash, Harbal				
Criem, Makeup, Fesial Criem, Loshon, Body Spray etc.	3000	90,000	10,80,000	11,34,000
Total Sales (A)	3000	90,000	10,80,000	11,34,000
Less. Variable Expense				
Three pice, Golden Fresh Wash, Harbal				
Criem, Makeup, Fesial Criem, Loshon, Body Spray etc.	2400	72,000	8,64,000	9,07,200
Total variable Expense (B)	2400	72,000	8,64,000	9,07,200
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Rent				
Electricity Bill		200	2400	2400
Mobile Bill		250	3000	3100
Salary (self)		3000	36,000	36,000
Transportation		500	6000	6500
Entertainment		250	3000	3200
Generator		100	1200	1300
Salary (Staff)		2,000	24,000	24,000
Total Fixed Cost		6,300	70,800	76,500
Net Profit (E) [C-D)		11,700	1,40,400	1,50,300
Investment Payback			80,000	40,000

Cash flow projection on business plan (rec. & Pay)

SI#	Particulars Particulars	Year 1 (BDT)	Year 1.5 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,40,400	1,50,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60,400
	Total Cash Inflow	2,40,400	2,10,700
2	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)	80,000	40,000
	Total Cash Outflow	1,80,000	40,000
3	Net Cash Surplus	60,400	1,70,700

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 1others:0

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures



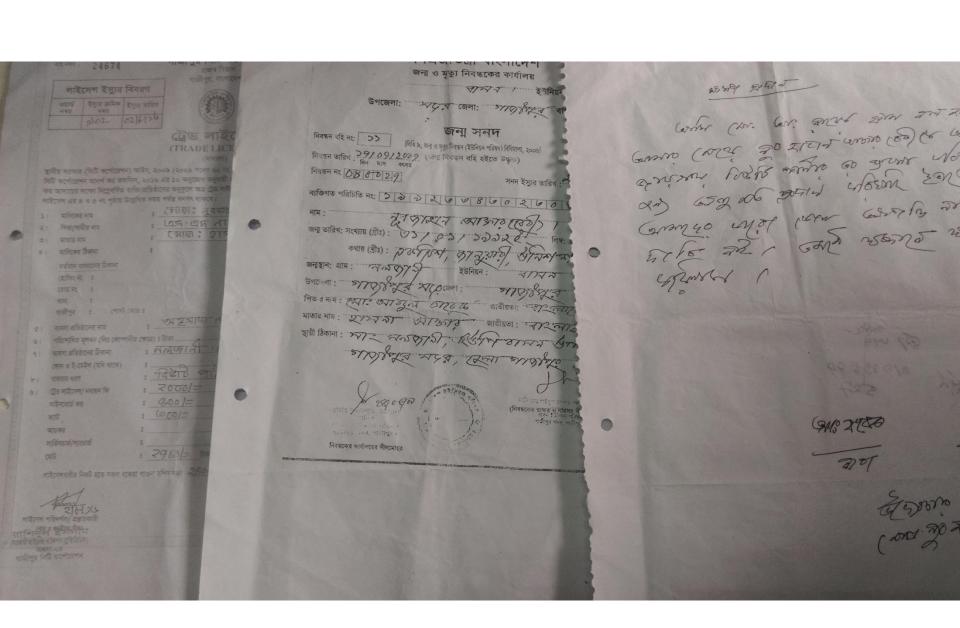












FAMILY PICTURE

