

Proposed NU Business Name: ANGEL BEAUTY PARLAR



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOSNA AKTER
Age	:	10-01-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Doughters
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill:.,Rajabari P.O Uttorkhan, P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FIROZA BEGUM
(iii) Father's name	:	RAJIB AHMED
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 21 (Female), Member ID:2712, Group No: 09 Member since: 01-03-1999 (17Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: 92,460/-
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01624-285671
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANGEL BEAUTY PARLAR
Location	:	Atipara,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/- (from existing business) 58% Required Investment BDT 100,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft=80 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three peace, Shari Cosmetics,, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Gauchiya, Dhaka.▪Agreed grace period is 3 months.

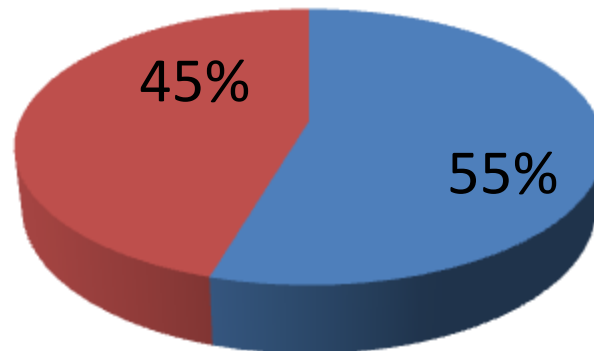
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pice,Shari& Cosmetics	1,800	54,000	648,000
Beauty	175	5,250	63,000
Total Sales (A)	1,975	59,250	711,000
Less. Variable Expense			
Three pice,Shari& Cosmetics	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	535	16,050	192,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1500	18,000
Transportation		500	6,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,000	120,000
Net Profit (E) [C-D]		6,050	72,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three peace	25	1100	27500	Three peace	50	1100	55,000	82,500
Shari	18	1200	21600	Shari	20	1200	24,000	45,600
Cosmatics	0	0	20000	Cosmatics			18,000	38,000
Parmanent Property			30000				0	30,000
Secuirity Advanced			20000				0	20,000
Others			900	Others			3,000	3,900
Total			120,000				100,000	220,000

Source of Finance

■ Entrepreneur's contibution 120000 ■ Investor's Investment 100000 ■ Total 220000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Three pice,Shari& Cosmetics	2,500	75,000	900,000	945,000	992,250
Beauty	200	6,000	72,000	75,600	79,380
Total Sales (A)	2,700	81,000	972,000	1,020,600	1,071,630
Less. Variable Expense					
Three pice,Shari& Cosmetics	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1575	18,900	19,845	20,837
Transportation		550	6,600	6,930	7,277
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		10,725	128,700	130,635	132,667
Net Profit (E) [C-D]		10,275	123,300	133,965	145,163
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	123,300	133,965	145,163
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		89,300	189,265
	Total Cash Inflow	229,300	229,265	340,428
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	89,300	189,265	300,428

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business : 06 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

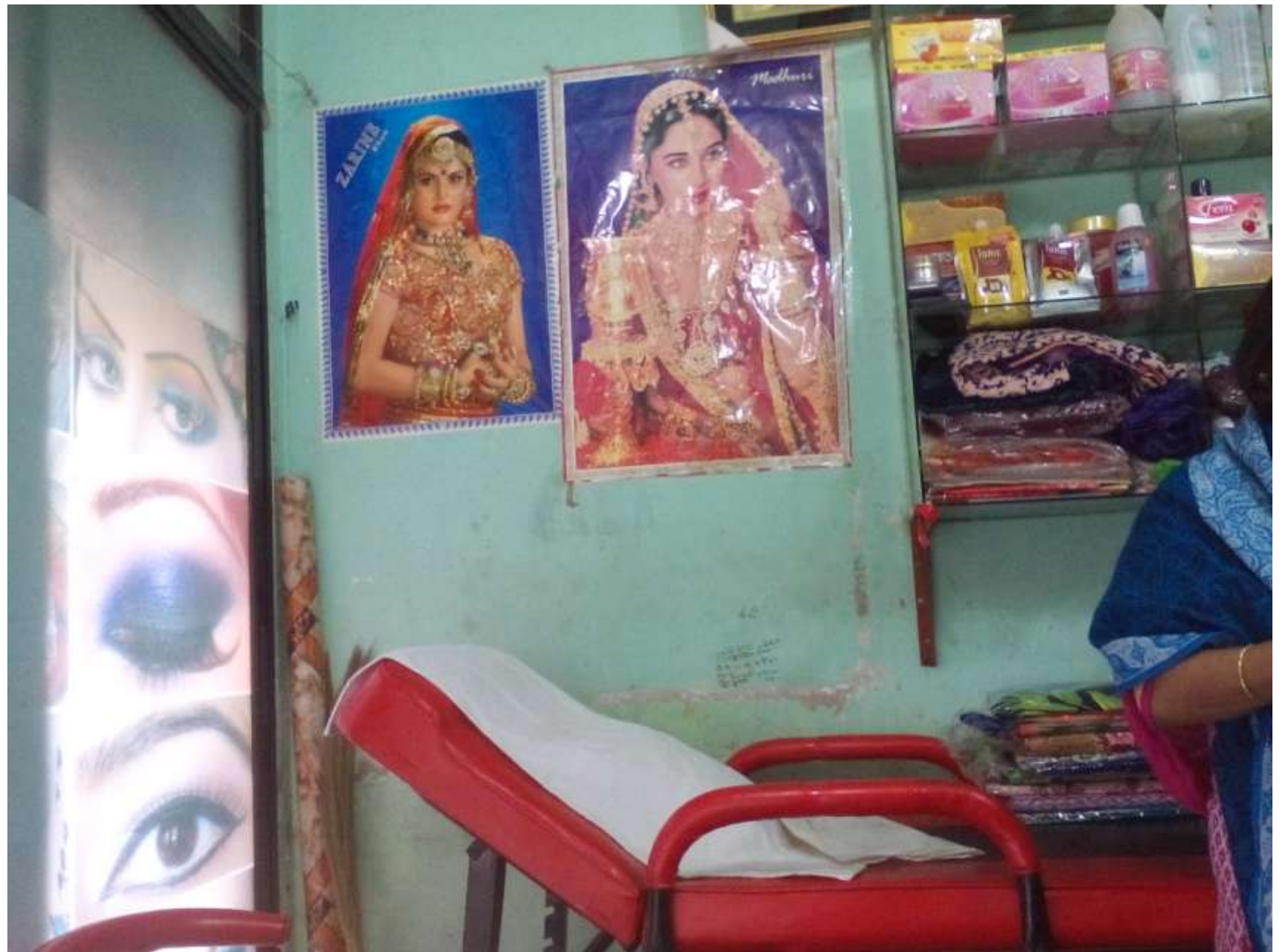


এঞ্জেল বিউটি পার্লার

নবীন উদ্যোক্তা 

সহযোগিতায়ঃ গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ







এঞ্জেল বিউটি পার্লার

(ঢাকা, ইস্ট এডিপি, সহযোগীতায় ওয়ার্ল্ড ডিশন বাংলাদেশ)

এখানে অভিজ্ঞ বিউটিশিয়ান দ্বারা যত্ন সহকারে বউ সাজানো, গায়ে হলুদের সাজ, পার্টি সাজ, ক্র প্রাগ, চুল কাটা, চুল রিবন্ডিং স্ট্রেট, আয়রন পাম্প, হেয়ার ট্রিটমেন্ট, মেনিকিউর, পেটি কিউর ও রুপ চর্চার সকল প্রকার ফেসিয়াল করা হয়। দেশী-বিদেশী কস্‌মেটিক্স পাওয়া যায়।

আব্দুল কাদের মার্কেট, আটিপাড়া, রাজাবাড়ী, উত্তরখান, ঢাকা-১২৩০। মোবাইল: 01624285671











গ্রামীণ ব্যাংক

অহজ ধানের দাশবই

২৭৮

নাম	সিদ্দিকা (ন) ২৭৮
কেন্দ্রের নাম	সহকারী ক/৮
শাখা	সহকারী ক/৮

FAMILY PICTURE

