

# Proposed NU Business Name: **Mow Beauty Parlour**



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Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Mst.Tahmina</b>
Age	:	20-03-1987 ( 30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Dauther 0 Son
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill: Chorpara ,P.O: Anehola ,P.S: Ghatail, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst.Kohinur Begum
(iii) Father's name	:	Md.Tuhin Khan
(iv) GB member's info	:	Branch:Anehola, Ghatail, Centre # 15(Female), Member ID: 1838/1 , Group No: 03 Member since: 10-02-1999 ( 17Years) First loan: BDT = 10000 Last Loan = 30000
<b>Further Information:</b>	:	Outstanding loan:= 12060
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father(Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-783957
Family's Contact No.	:	01957-774869
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Kohinur** joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

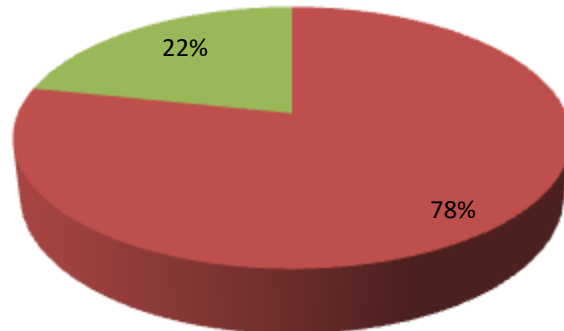
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Mow Beauty Parlour</b>
Location	:	College Road,Ghatail,Tangail.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78 % Required Investment BDT 50,000/- (as equity) 22 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 15 ft= 750 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.</li> <li>▪Average 30 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from Tangail.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business</b>			
<b>BDT (TK)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.	2,000	60,000	720,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		200	2,400
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>12,800</b>	<b>153,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Massage Cream	3	7200	21600	Massage Cream	4	7000	28,000	49,600
Raybonding	2	3000	6000	Raybonding	4	3000	12,000	18,000
Makeup Item	1	10000	10000	Neem Facial	10	1000	10,000	20,000
Neem Facial	12	1000	12000				0	12,000
Fair Polish	5	3000	15000				0	15,000
Others	1	94000	94000				0	9,400
Security of Shop			0					0
Machinaries	1	60000	60000				0	6,000
<b>Total</b>			<b>180,000</b>				<b>50,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution  
180,000
- Investor's Investment 50,000
- Total 230,000

<b>Financial Projection</b>					
<b>BDT (TK)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year(+5%)</b>	<b>3rd year (+5%)</b>
<b>Revenue (sales)</b>					
massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.	2,500	75,000	900,000	945,000	992,250
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.	1,750	52,500	630,000	661,500	694,575
<b>Total variable Expense (B)</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>	<b>661,500</b>	<b>694,575</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		1100	13,200	13,860	14,553
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		220	2,640	2,772	2,911
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		167	2,000	2,000	2,000
<b>Total Fixed Cost</b>		<b>13,232</b>	<b>158,780</b>	<b>160,619</b>	<b>162,550</b>
<b>Net Profit (E) [C-D]</b>		<b>9,268</b>	<b>111,220</b>	<b>122,881</b>	<b>135,125</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)**

<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	111,220	122,881	135,125
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		93,220	198,101
	<b>Total Cash Inflow</b>	<b>163,220</b>	<b>218,101</b>	<b>335,226</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>93,220</b>	<b>198,101</b>	<b>315,226</b>

# SWOT ANALYSIS

## **S**TRENGTH

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























# FAMILY PICTURE