

ANGEL BEAUTY PARLOR



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Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JOSNA AKTER
Age	:	10-01-1985 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Rajabari P.O: Uttarkhan Mazar P.S: Uttarkhan 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	:	FEROZA BEGUM
(iii) Father's name	:	LATE JALAL UDDIN
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 21 (Female), Member ID: 2712, Group No: 09 Member since: 30-04-2004 (11Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 24,200
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. She worked in a beauty parlor for two years.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01624-285671
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Feroza Begum is a member of Grameen Bank since 11 years. At first she took 5,000 taka loan from Grameen Bank. Feroza Begum gradually took loan from GB. Utilize loan in Agriculture and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	ANGEL BEAUTY PARLOR
Location	:	Atipara, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 1,15,000
Financing	:	Self BDT 55,000 (from existing business) 48% Required Investment BDT 60,000 (as equity) 52%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Three piece etc.▪Brow pluck, Upper lip, facial, haircuts, bridal and party makeup and various beauty services are available.▪Average 25% gain on Cosmetics and Three-piece sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Gauchia and Islampur.▪Agreed grace period is 4 months.

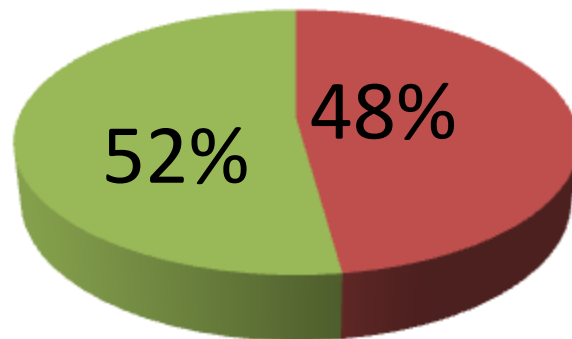
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cosmetics, Three piece	15,000	180,000
Facial (4 x BDT 250)	1,000	12,000
Brow Pluck (3 x 30 x BDT 25)	2,250	27,000
Hair Cut (4 x BDT 100)	400	4,800
Party Makeup (30 x BDT 200)	6,000	72,000
Total Sales (A)	24,650	295,800
Less. Variable Expense		
Cosmetics, Three piece	11,250	135,000
Facial (4 x BDT 40)	160	1,920
Party Makeup (30 x BDT 40)	1,200	14,400
Total variable Expense (B)	12,610	151,320
Contribution Margin (CM) [C=(A-B)]	12,040	144,480
Less. Fixed Expense		
Rent	1,200	14,400
Electricity Bill	300	3,600
Mobile Bill	200	2,400
Transportation	300	3,600
Salary (self)	5,000	60,000
Guard and Others	200	2,400
Total fixed Cost (D)	7,200	86,400
Net Profit (E) [C-D]	4,840	58,080

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three piece (18)	16,000	40,000	56,000
Cosmetics	9,000	15,000	24,000
Beauty parlor cosmetics (Hair Pac, Cream gel, Facial clean milk, Alovera cream, skin toner, hair color, Oil etc	8,000	5,000	13,000
Irin and Hair dry machine	3,000	-	3,000
Chair and showcase	4,000	-	4,000
Made a Showcase	5,000	-	5,000
Security	10,000	-	10,000
Total	55,000	60,000	1,15,000

Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 60,000
- Total 115,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Cosmetics, Three piece	40,000	480,000	504,000
Facial (6 x BDT 250)	1,500	18,000	18,900
Brow Pluck (4 x 30 x BDT 25)	3,000	36,000	37,800
Hair Cut (4 x BDT 100)	400	4,800	5,040
Party Makeup (40 x BDT 200)	8,000	96,000	100,800
Total Sales (A)	52,900	634,800	666,540
Less. Variable Expense			
Cosmetics, Three piece	30,000	360,000	378,000
Facial (6 x BDT 40)	240	2,880	3,024
Party Makeup (40 x BDT 40)	1,600	19,200	20,160
Total variable Expense (B)	31,840	382,080	401,184
Contribution Margin (CM) [C=(A-B)]	21,060	252,720	265,356
Less. Fixed Expense			
Rent	1,200	14,400	14,400
Electricity Bill	300	3,600	4,000
Mobile bill & SMS Monitoring	450	5,400	6,000
Transportation	500	6,000	8,000
Salary (self)	7,000	84,000	84,000
Guard and Others	200	2,400	3,000
Non Cash Item			
Depreciation	33	400	400
Total Fixed Cost	9,683	116,200	119,800
Net Profit (E) [C-D]	11,377	136,520	145,556
Investment Payback		36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	136,520	145,556
1.3	Depreciation (Non cash item)	400	400
1.4	Opening Balance of Cash Surplus		100,920
	Total Cash Inflow	196,920	246,876
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	100,920	210,876

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 05 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

