

A Nobin Udyokta Project

# Oporupa Beauty Parlor



*NU Identified and PP Prepared by :*  
Md. Ziaul Hoque, Dhamrai Unit  
*Verified By:* Tapan Kumar Debnath



**GRAMEEN TRUST**

*Presented by*  
**Shimul Siddiki**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Shimul Siddiki</b>
Age	:	20/12/1976 (38 Years 3 Months)
Marital status	:	Married, Husband name: Siddikur Rahman
Children	:	01 Son and 01 Daughter
No. of siblings:	:	2 Brothers, Three Sister
<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	:	Mrs. Delowara Begum
(iii) Father's name	:	Late Md. Ansar
(iv) GB member's info	:	Member since: 01/03/1995 Branch: Sholla, Nawbabgonj, Centre no.11, Group: 06 Loanee No. 2853 First loan: 5000 Total Amount Received: Tk. 2,00,000/- Existing loan: 50,000 Outstanding: 20,000
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU's brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	SSC

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Beauty Parlor
Trade License Number	:	194
Business Experiences	:	11 years.
Other Own/Family Sources of Income	:	Service, (Her husband is a service holder in an NGO.)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01703194182
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1995. At first her mother took a loan amount 5000 BDT from Grameen Bank. NU's brother utilized the last GB loan for house building. NU's mother gradually improved their life standard by using GB loan. NU got initial Investment from her husband.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Oporupa Beauty Parlor</b>
Address/ Location	:	Business Location : Joypura bazar, Dhamrai, Dhaka Permanent address: Joypura bazar,Dhamrai, Dhaka.
Total Investment in BDT	:	550,000/-
Financing	:	Self BDT : 3,50,000 (from existing business) - 64% Required Investment BDT : 2,00,000 (as equity) - 36%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		<b>BDT 8,000</b>
Proposed Business % of present gross profit margin	:	<b>30%</b>
Estimated % of proposed gross profit margin	:	<b>30%</b>
Agreed grace period	:	<b>3 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Parlor Income:</b> (Brow Pluck, Facial, Party Makeup, Bow Shaj, Mane Cute, Pade Cute, Hair Style, Hair Color etc (A)	2000	60,000	720,000
<b>Less: Cost of sale (B)</b>	1400	42,000	504,000
<b>Gross Profit 30% (A-B)= [C]</b>	<b>600</b>	<b>18000</b>	<b>216,000</b>
<b>Income from Tailoring</b>	<b>100</b>	<b>3000</b>	<b>36000</b>
<b>Grand Total</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less: Operating Costs</b>			
Electricity bill		600	7,200
Night Guard Bill		200	2,400
Mobile Bill		300	3,600
Salary from Business		7,000	84,000
Employee Salary (2)		6,000	72000
Others (Entertainment)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses (135,000*15%)		1688	20,256
<b>Total Operating Cost (D)</b>		<b>15,988</b>	<b>191,856</b>
<b>Net Profit (C-D):</b>		<b>5,012</b>	<b>60,144</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Facial Bed (2):	20,000		
Chair (14), [ Armed, Armless]:	30,000		
Fan(3) :	10,000		
Sewing Machine (01):	5,000		350,000
Scenario (3):	10,000		
Glass Fittings:	30,000		
Furniture:	45,000		
Cosmetics & Parlor Item (*):	200,000		
<b>Proposed Stock Items: (**)</b>	350,000	200,000	
<b>Total Capital</b>	<b>350,000</b>	<b>200,000</b>	<b>550,000</b>

**(\*) Details present Stock & (\*\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Facial Cream Gold (5packet)	5,000
Choori, Gohona, Kaner Dool	30,000
Bra, Panty	10,000
Facial Cream Diamond(10Pack)	15,000
Facial Cream Normal(15Pack)	20,000
Massage Cream (Normal, Gold, Diamond) 12 divi	12,000
Nose pin, Ear pin, Hair Clip, Hair Band, Nail polish, Lipstick	20,000
Ice scissors, back comb, Normal Comb, Curly Comb	10,000
Hair Rebinding Cream(1 Box)	5,000
Hair Straight Machine (2)	6,000
Hair Dyer (2)	7,000
Shampoo, Petticure, Menicure box	15,000
Professional make up box, Velocity	10,000
Hair Color Cream 10 packet	10,000
Herbal Hair Spa Cream(8Pack)	14,000
Herbal Facial Spa cream(8pack)	11,000
<b>Total :</b>	<b>2,00,000</b>

## Proposed Item

Product Name	Amount
Facial Cream Herbal(10 Packet)	15,000
Facial Machine (Total Set)	100,000
Herbal Massage Cream (Normal, Gold, Diamond)	12,000
Herbal Hair Spa Cream(2Pack)	4,000
Herbal Facial Spa cream(2pack)	4,000
1 Galvanic Machine	20,000
2 Moving Chair	30,000
Facial Cream Diamond(3Pack)	5,000
Facial Cream Normal(6Pack)	5,000
Hair Rebinding Cream(1 Box)	5,000
<b>Total :</b>	<b>2,00,000</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Parlor Income (A)	3000	90000	1080000	3500	105,000	12,60,000	4,000	120,000	14,40,000
<i>Less: Cost of Sale (B)</i>	2100	63000	756000	2450	73,500	8,82,000	2800	84,000	10,08,000
<b>Gross Profit 30% (A-B)=(C)</b>	900	27000	324000	1050	31,500	3,78,000	1200	36,000	432,000
<b>Income from Tailoring</b>	100	3000	36,000	100	3,000	36,000	100	3000	36,000
<b>Grand Total</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>1150</b>	<b>34,500</b>	<b>4,14,000</b>	<b>1300</b>	<b>39,000</b>	<b>468,000</b>
<b>Less operating cost :</b>									
Electricity bill		700	8400		800	9,600		900	10,800
Night Guard Bill		300	3600		350	4,200		400	4,800
Salary from Business (Self)		8,000	96000		8,000	96,000		8,000	96,000
Employee Salary (2)		8,000	96000		8,000	96,000		8,000	96,000
Mobile Bill		400	4800		500	6,000		600	7,200
Others		200	3600		300	3,600		400	4,800
<b>Non Cash Item:</b>									
Depreciation (285,000x15%)		3,563	42,750		3,563	42,750		3,563	42,750
<b>Total Operating Cost (D)</b>		<b>21,163</b>	<b>231,456</b>		<b>21,513</b>	<b>258,150</b>		<b>21,863</b>	<b>262,350</b>
<b>Net Profit (C-D) = (E)</b>		<b>8,837</b>	<b>106,044</b>		<b>12,987</b>	<b>155,850</b>		<b>19,012</b>	<b>205,650</b>
<b>GT payback</b>		<b>80,000</b>		<b>80,000</b>			<b>80,000</b>		
<b>Retained Income:</b>		<b>48,544</b>		<b>75,850</b>			<b>125,650</b>		

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	106,044	155,850	205,650
1.3	Depreciation (Non cash item)	42,750	42,750	42,750
1.4	Opening Balance of Cash Surplus	0	46,300	187,400
	<b>Total Cash Inflow</b>	<b>348,794</b>	<b>244,900</b>	<b>435,800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000	0	0
2.2	Investment Pay Back	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>68,794</b>	<b>164,900</b>	<b>355,800</b>



## **S**TRENGTH

- Skill and 11 Years experience
- Employment (2 Person)
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

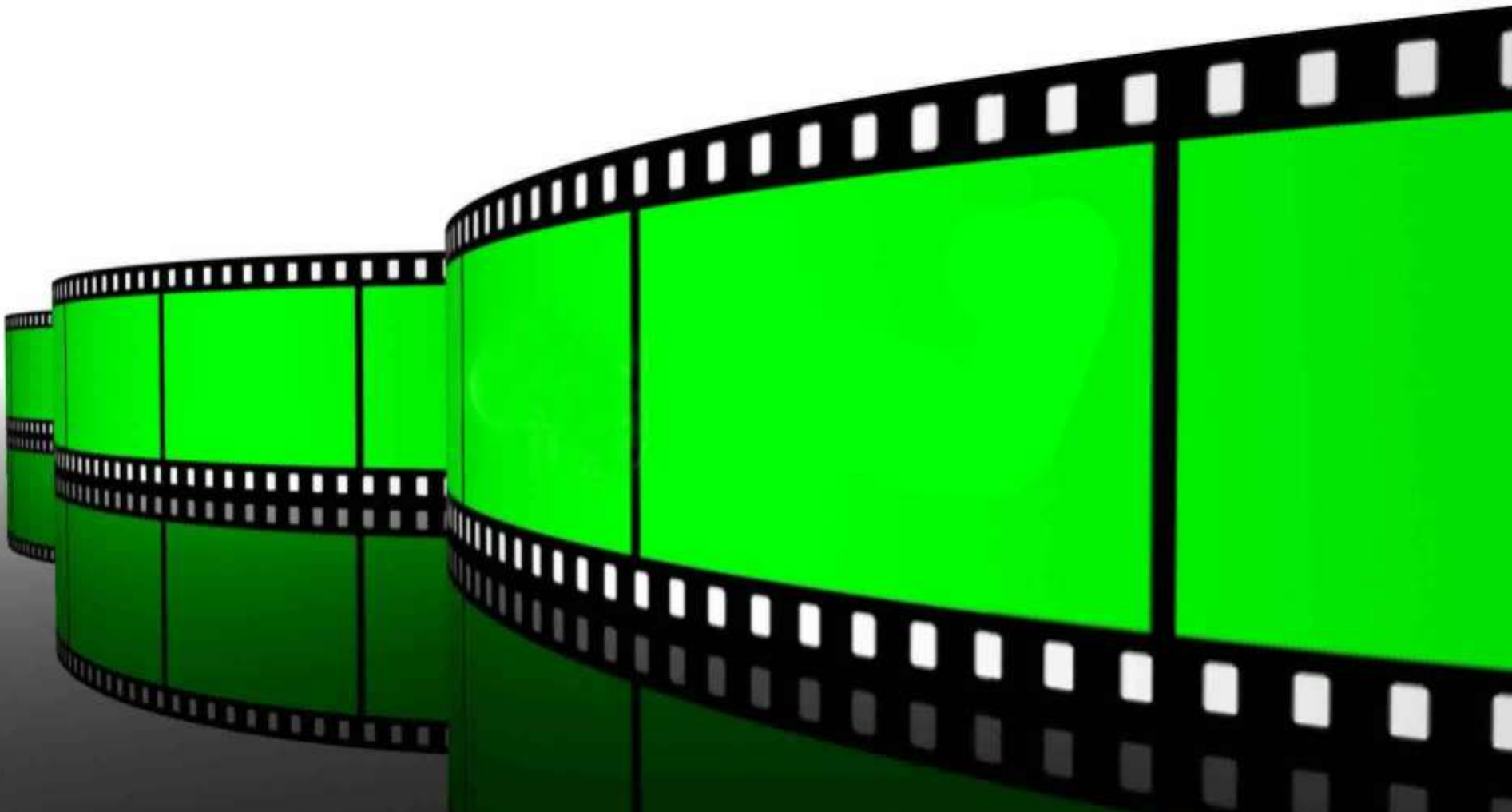
## **O**PPORTUNITIES

- Have a chance to more residential area's customer.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may presence
- Natural Disaster
- Political Unrest
- Theft

# Photographs



# Photographs



# Photographs



# Photographs



# Photographs





# Photographs



# Photographs



# Photographs



# Photographs



ক্রমিক নং- 194      লাইসেন্স ফি আদায়      ইউ. পি. ফরম নং-১০  
 অর্থ বৎসর ২০১৫-১৬      পরিশিষ্ট-১০

## সোমভাগ ইউনিয়ন পরিষদ

উপজেলা-ধামরাই, জেলা-ঢাকা।

### ট্রেড লাইসেন্স

লাইসেন্স নং- ২২৪/১০      তারিখ- ২২/০২/১৬

প্রতিষ্ঠানের নাম- *সিদ্দিক রিস্টুরেন্ট সোলার*

মালিকের নাম- *শিমুল সিদ্দিক*

পিতা/স্বামীর নাম- *শ্রী শিমুল সিদ্দিক বরকাত*

ঠিকানা- *বনপুরা বারুচী*      ডাকঘর- *বনপুরা*

উপজেলা- *বনপুরা*      জেলা- *ঢাকা*

ব্যবসা বা পেশার ধরণ- *রেস্টুরেন্ট সোলার*

উল্লেখিত প্রতিষ্ঠানের অনুকূলে

লাইসেন্স ফি গ্রহণ করিয়া ২০১৫ - ২০১৬ সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে

আবশ্যকীয় ব্যবসা চালাইয়া যাইবার অনুমতি দেওয়া হইল।

৩০-৬-২০১৬ তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি

বৎসর নবায়ন করিতে হইবে।

ইউ. পি. সচিবের স্বাক্ষর/সীল      মোঃ মাহমুদুল আলী  
 সোমভাগ ইউনিয়ন পরিষদ  
 ধামরাই, ঢাকা।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
**NATIONAL ID CARD / জাতীয় পরিচয় পত্র**




নাম: শিমুল সিদ্দিকী  
 Name: Shimul Siddiki  
 স্বামী: সিদ্দিকুর রহমান  
 মাতা: মৃত হামিদা বেগম  
 Date of Birth: 20 Dec 1976  
 ID NO: 2611483274411

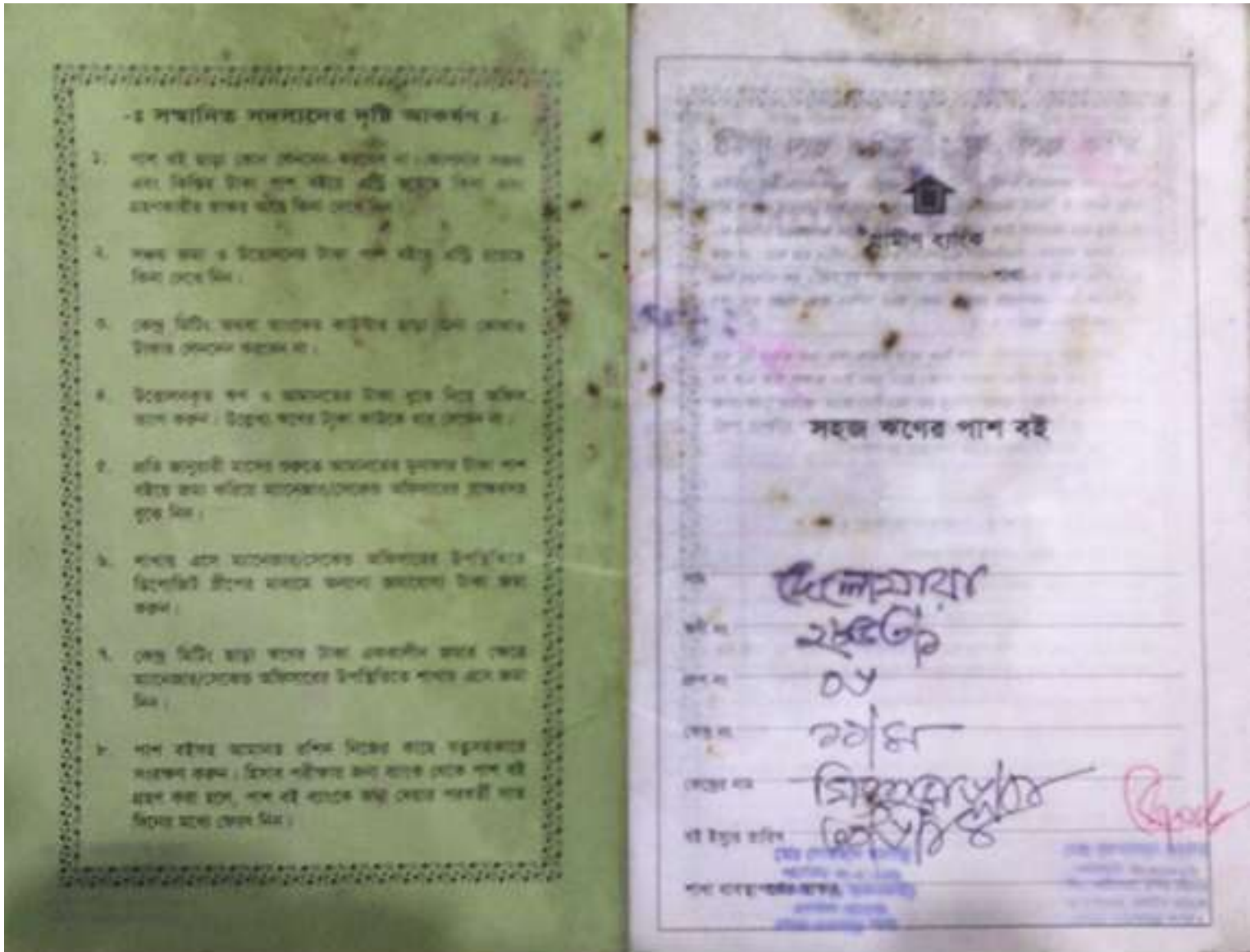
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: , রাস্তা নং/নাম: গাওয়াইল, গাওয়াইল, ডাকঘর: ধামরাই - ১৩৫০, ধামরাই, ঢাকা

রক্তের গ্রুপ / Blood Group:

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ১২/০১/২০০৮





# Photographs

