

# Proposed NU Business Name: **STAR PARLOR GALLERY COSMETICS**



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Bogra Sadar Unit, Bogra

Project verified by: MD. Mojaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUMON CHANDRO RAZVOER</b>
Age	:	15-6-1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother,2 Sister
Address	:	Vill: Koipara, P.O: Bogra, P.S: Bogura Sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>GITA RANI RAZVOER</b>
(iii) Father's name	:	<b>SREE MOHON RAZVORE</b>
(iv) GB member's info	:	Branch: Shahjahanpur, Centre # 93(Female), Member ID: 11237; No:01 Member since: 11-4-2011(04 Years) First loan: -1000 taka.
Further Information:		Existing Loan: BDT 42000, Outstanding loan: BDT 38304
(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 and Training Info	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-952257
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GITA RANI RAZVOER** joined Grameen Bank since 04 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>STAR PARLOR GALLERY COSMETICS</b>
Location	:	Shop no. B 177, Sumir uddin, new market, bogra
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500,000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 5ft= 50square ft
Security of the shop	:	BDT 150000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Beauty products etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, India.</li><li>▪Agreed grace period is 3 months.</li></ul>

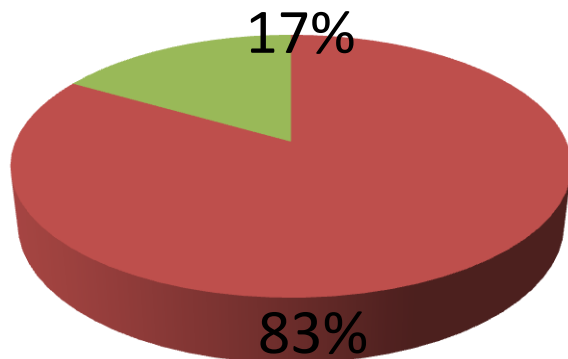
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics Item	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Cosmetics Item	3,825	114,750	1,377,000
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		650	7,800
Mobile Bill		1000	12,000
Salary (self)		5,000	60,000
Entertainment		400	4,800
Transportation		1,500	18,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>11,150</b>	<b>133,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,100</b>	<b>109,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hair Treatment (100 x 950)	95,000	0	95,000
Momich (600 x 450)	27,000	0	27,000
Cera Set (400 x 450)	180,000	0	180,000
Facial Kit (150 x 1200)	18,000	30,000	48,000
Hair Dry Machine (120 x 850)	102,000	0	102,000
Make up Item (140 x 550)	78,000	0	78,000
Message Cream	0	20,000	20,000
Facial Machine	0	30,000	30,000
Hair Color	0	20,000	20,000
<b>Total</b>	<b>500,000</b>	<b>100,000</b>	<b>600,000</b>

## Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 100,000
- Total 600,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cosmetics Item	6,350	190,500	2,286,000	2,400,300
<b>Total Sales (A)</b>	<b>6,350</b>	<b>190,500</b>	<b>2,286,000</b>	<b>2,400,300</b>
<b>Less. Variable Expense</b>				
Cosmetics Item	5,398	161,925	1,943,100	2,040,255
<b>Total variable Expense (B)</b>	<b>5,398</b>	<b>161,925</b>	<b>1,943,100</b>	<b>2,040,255</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>953</b>	<b>28,575</b>	<b>342,900</b>	<b>360,045</b>
<b>Less. Fixed Expense</b>				
Rent		2,500	30,000	30,000
Electricity Bill		650	7,800	8,000
Mobile Bill		1100	13,200	14,000
Salary (self)		5,000	60,000	60,000
Entertainment		400	4,800	5,500
Transportation		2,000	24,000	26,000
Guard		100	1,200	1,500
<b>Total Fixed Cost</b>		<b>11,750</b>	<b>141,000</b>	<b>145,000</b>
<b>Net Profit (E) [C-D]</b>		<b>16,825</b>	<b>201,900</b>	<b>215,045</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	201,900	215,045
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		141,900
	<b>Total Cash Inflow</b>	<b>301,900</b>	<b>356,945</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>141,900</b>	<b>296,945</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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

# কটার

## পালার গ্যালাবি

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EXCEL  
SERIES  
NET: 10gX24 2DOZ

Beauty Collection  
Tanisha

MEENA  
Ayur  
Soothing  
GEL  
WITH ALOE VERA

Ayur  
HERBAL MASSAGE  
WITH ALOE VERA

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HERBAL MASSAGE  
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HERBAL MASSAGE  
WITH ALOE VERA



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ELVI BEAUTY PREMIUM

OXYFAIR

DIAMOND FACIAL KIT

CR

EXTRA

PRESSED POWDER

LAKME ONE JOZ

SALVINHOOD

CREAM PUFF 3367

Suhag

MANGO

GOMAYA

বিক্রি বক

বিক্রি বক

# স্টার

শুধুমাত্র

এখানে  
বিউটি পার্লারের  
যাবাতীয় সামগ্রী  
খুচরা ও পাইকারী  
বিক্রয় করা হয়।

০১৮২১-১৭৯৯২৭



সমির উদ্দিন নিউ মার্কেট, (২য় তলা), বগড়া



স্টার পালার

স্টার

বাকি বন্ধ

B  
১৯৯







**BIG  
BLUE  
CHAMPIONS**

Beauty products visible in the image include:

- Facial kits: Pearl Facial Kit, JOLEN Mild Face Whitening, WhiteGlow.
- Skincare: EPP Face Cream, Pankajee Mild Face Whitening Cream, Pankajee Mild Face Whitening Cream, Pankajee Mild Face Whitening Cream.
- Hair care: BLONDOR, JOLEN Mild Face Whitening, JOLEN Mild Face Whitening.
- Other: Pankajee Mild Face Whitening Cream, Pankajee Mild Face Whitening Cream, Pankajee Mild Face Whitening Cream.

কার  
পার্লার গ্যারেজ  
এখানে  
কিউটি পার্লারের  
সবকিছুর সামগ্রী

এখানে  
বিউটি পার্লারের  
যাবাতীয় সামগ্রী

BIG  
BLUE  
CHAMPION

বক্রয় করা হয় বক্র

Super Beauty

Lipin Collection

Beauty Saps

Lipin Collection

Beauty Saps

Lipin Collection

Beauty Saps

Lipin Collection

Beauty Saps





# FAMILY PICTURE

