

Proposed NU Business Name: **SABINA YEASMIN BEAUTY PARLAR**



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Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



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

|  |   |   |
|--|---|---|
| Name   | : | <b>SABINA YEASMIN</b>   |
| Age  | : | 25 Years  |
| Education, till to date                          | : | H S C   |
| Marital status                                   | : | Married   |
| Children   | : | 01 Son  |
| No. of siblings:                                 | : | 01 Brother, 01 Sister   |
| Address  | : | Vill: Jinjira, P.O: Dairy Farm, P.S: Savar, 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                               | : | <b>HALIMA BEGUM</b>   |
| (iii) Father's name                              | : | <b>ABDUL SAMAD</b>  |
| (iv) GB member's info                            | : | Branch: Jinjira, Centre # 44 (Female),<br>Member ID:3612, Group No: 02<br>Member since: 10-09-2012<br>First loan: BDT 5,000/- |
| Further Information:                             |   | Existing loan: BDT 50,000/- Outstanding loan: BDT 35,700/-  |
| (v) Who pays GB loan installment                 | : | Mother  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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.<br>He has training |
| Other Own/Family Sources of Income  | : | Yes   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01910-558442  |
| Mother's Contact No.  | : | 01744-212274  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka      |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIM BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>SABINA YEASMIN BEAUTY PARLAR</b>  |
| Location  | : | Jinjira, Dairy Farm, Savar, Dhaka.   |
| Total Investment in BDT                           | : | BDT 3,19,000/-   |
| Financing   | : | Self BDT 1,19,000(from existing business) 37%<br>Required Investment BDT 2,00,000(as equity) 63%   |
| Present salary/drawings from business (estimates) | : | BDT 3,000  |
| Proposed Salary                                   | : | BDT 3,000  |
| Size of shop                                      | : | 16 ft x 14 ft. = 224 square ft   |
| Security of the shop                              | : | 0/-  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Iron Machine, Steam Machine, Chair, Sofa, Cosmetics etc.</li><li>▪Average 50% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in won place.</li><li>▪Collects goods from Nama bazar, Savar.</li><li>▪Agreed grace period is 3 months.</li></ul> |

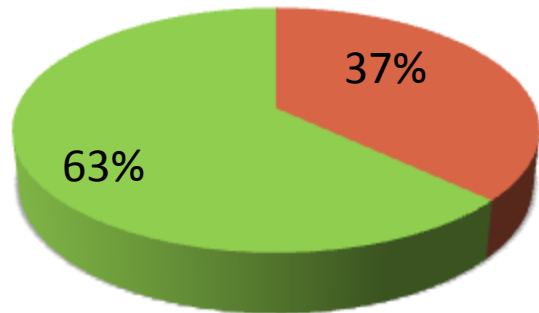
## Existing Business (BDT)

| Particular                         | Daily | Monthly | Yearly |
|------------------------------------|-------|---------|--------|
| Revenue(Sales)                     |       |         |        |
| Parlar                             | 1000  | 30000   | 360000 |
| Total Sales (A)                    | 1000  | 30000   | 360000 |
| Less Variable Expense              |       |         |        |
| Parlar                             | 500   | 15000   | 180000 |
| Total variable Expense (B)         | 500   | 15000   | 180000 |
| Contribution Margin (CM) [C=(A-B)] | 500   | 15000   | 180000 |
| Less Variable Expense              |       |         |        |
| Rent                               |       | 0       | 0      |
| Electricity bill                   |       | 300     | 3600   |
| Transportation                     |       | 500     | 6000   |
| Salary (self)                      |       | 3000    | 36000  |
| Salary(Staff)                      |       | 2000    | 24000  |
| Entertainment                      |       | 200     | 2400   |
| Guard                              |       | 0       | 0      |
| Generator                          |       | 100     | 1200   |
| Bank charge                        |       | 0       | 0      |
| Mobile bill                        |       | 300     | 3600   |
| Total fixed cost (D)               |       | 6,400   | 76800  |
| Net Profit (E)= [C-D]              |       | 8,600   | 103200 |

## Investment Breakdown

| Particulars   | Existing | Proposed | Total  |
|---------------|----------|----------|--------|
| Cosmetics     | 30,000   | 50,000   | 80000  |
| Sofa set      | 5,000    | 0        | 5000   |
| Chair         | 24,000   | 0        | 24000  |
| Iron Machin   | 4,000    | 20,000   | 24000  |
| Steam Machine | 6,000    | 0        | 6000   |
| Decoration    | 50,000   | 60,000   | 110000 |
| Ladies Cloth  | 0        | 70,000   | 70000  |
|               |          |          | 0      |
| Total         | 119,000  | 200,000  | 319000 |

## Source of Finance



■ Entrepreneur's Contribution's = 119000

■ Investor Investment's = 200000

■ Total = 319000

## Financial Projection (BDT)

| Paticular                          | Daily | Monthly | Year1  | Year 2  | Year 3 |
|------------------------------------|-------|---------|--------|---------|--------|
| Revenue(Sales)                     |       |         |        |         |        |
| Parlar                             | 1500  | 45000   | 540000 | 567000  | 595350 |
|                                    | 0     | 0       | 0      | 0       | 0      |
| Total Sales (A)                    | 1500  | 45000   | 540000 | 567000  | 595350 |
| Less Variable Expense              |       |         | 0      |         |        |
| Parlar                             | 750   | 22500   | 270000 | 283500  | 297675 |
|                                    |       |         | 0      |         |        |
| Total variable Expense (B)         | 750   | 22500   | 270000 | 283500  | 297675 |
| Contribution Margin (CM) [C=(A-B)] | 750   | 22500   | 270000 | 283500  | 297675 |
| Less Variable Expense              |       |         | 0      |         |        |
| Rent                               |       | 0       | 0      | 0       | 0      |
| Electricity bill                   |       | 600     | 7200   | 7700    | 8200   |
| Transportation                     |       | 700     | 8400   | 8,900   | 9400   |
| Salary (self)                      |       | 3000    | 36000  | 60000   | 60000  |
| Salary(Staff)                      |       | 2000    | 24000  | 24000   | 24000  |
| Entertainment                      |       | 300     | 3600   | 3600    | 3600   |
| Guard                              |       | 0       | 0      | 0       | 0      |
| Generator                          |       | 200     | 2400   | 2400    | 2400   |
| Bank charge                        |       | 0       | 0      | 0       | 0      |
| Mobile bill                        |       | 400     | 4800   | 4900    | 5000   |
| Total fixed cost (D)               |       | 7,200   | 84,000 | 109,100 | 110200 |
| Net Profit (E)= [C-D]              |       | 15300   | 183600 | 174,400 | 187475 |
| Investment Payback                 |       |         | 80,000 | 80,000  | 80,000 |



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

| SR# | Particulars                                       | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1   | Cash Inflow                                       |              |              |              |
| 1.1 | Investment Infusion by Investor                   | 200,000      |              |              |
| 1.2 | Net Profit  | 183,600      | 174,400      | 187475       |
| 1.3 | Depreciation (Non cash item)                      |              |              |              |
| 1.4 | Opening Balance of Cash Surplus                   |              | 103,600      | 198000       |
|     | Total Cash Inflow                                 | 383600       | 278000       | 385475       |
| 2   | Cash Outflow                                      |              |              |              |
| 2.1 | Purchase of Product                               | 200,000      |              |              |
| 2.2 | Payment of GB Loan                                |              |              |              |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 80000        | 80000        | 80000        |
|     | Total Cash Outflow                                | 280,000      | 80000        | 80000        |
| 3   | Net Cash Surplus                                  | 103,600      | 198000       | 305475       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Dairy Farm, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# সাবিনা ইয়াসমিন বিউটি পার্লার

নবীন উদ্যোক্তা   
স্বাধীনতা পুরস্কার বিজয়ী



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KARACHI













# FAMILY PICTURE

