

Proposed NU Business Name: **MUSKAN BEAUTY PERLOUR**



Project identification and prepared by: MD Golam Rosul,  
Munsiganj Unit, Dhaka

Project verified by: Susanta Kumar Biswash



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

Name	:	<b>NISHI AKTAR</b>
Age	:	16-10-1991 ( 25 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Nirkadim P.O: Mirkadim ; P.S: Munsiganj Saqdar ;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>KOMOLA BEGUM</b>
(iii) Father's name	:	<b>LATE NAJIM UDDIN</b>
(iv) GB member's info	:	Branch: Rampal, Munsiganj, Centre # 102 (Female), Member ID: 9723 , Group No: 13 Member since: 01-02-2000 ( 10 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 25000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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	:	04 years experience in running business. 02 Years in own business. He has 02 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-970793
Family's Contact No.	:	01945-304117
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOMOLA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUSKAN BEAUTY PERLOUR</b>
Location	:	Mirkadim Baazar, Munisganj
Total Investment in BDT	:	BDT 103,000/-
Financing	:	Self BDT 33,000/- (from existing business) 32% Required Investment BDT 70,000/- (as equity) 68%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 10 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Beautification service.</li><li>▪Average 60 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪The shop is Rented .</li><li>▪Collects goods from Islampur, Chakbaazar</li><li>▪Agreed grace period is 3 months.</li></ul>

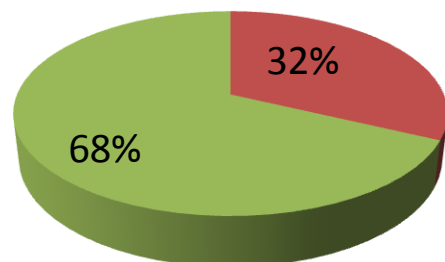
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Beautification service.	1000	30000	360000
<b>Total Sales (A)</b>	1000	30000	360000
<b>Less Variable Expense</b>			
Materials	400	12000	144000
<b>Total variable Expense (B)</b>	400	12000	144000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		3,000	36000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		13,100	157200
<b>Net Profit (E)= [C-D]</b>		4,900	58800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gopinath	1	5000	5,000			0	5,000
Kosmos	1	1000	1,000			0	1,000
Milk Medics	1	2000	2,000	0	0	0	2,000
Others	1	5000	5,000	0	0	0	5,000
Water heater	0		0	1	5000	5,000	5,000
Meni cure	0	0	0	1	5000	5,000	5,000
Hair rewinder	0	0	0	1	20000	20,000	20,000
Fashial bed		0	0	1	15000	15,000	15,000
Fashila Chair	0	0	0	2	7000	14,000	14,000
Medicine	0		0	1	11000	11,000	11,000
Security	1	20000	20,000			0	20,000
<b>Total</b>	<b>5</b>	<b>0</b>	<b>33,000</b>	<b>7</b>	<b>0</b>	<b>70,000</b>	<b>103,000</b>

## Source of Finance



- Entrepreneur's Contribution 33,000
- Investor's Investment 70,000
- Total 103,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Beautification service.	1400	42000	504000	529200	555660
<b>Total Sales (A)</b>	1400	42000	504000	529200	555660
<b>Less Variable Expense</b>					
Materials	560	16800	201600	211680	222264
<b>Total variable Expense (B)</b>	560	16800	201600	211680	222264
<b>Contribution Margin (CM) [C=(A-B)]</b>	840	25200	302400	317520	333396
<b>Less Variable Expense</b>					
Rent		3,000	36000	36,000	36000
Electricity bill		1500	18000	18500	19000
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60,500	0
Salary(Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		14,200	105,600	167,100	107600
<b>Net Profit (E)= [C-D]</b>		11000	132000	150,420	225796
Investment Payback			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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	70,000		
1.2	Net Profit	132,000	150,420	225796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104,000	226420
	<b>Total Cash Inflow</b>	202000	254420	452216
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	104,000	226420	424216

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 04 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

















শুধুমাত্র মহিলাদের জন্য

# মুসকান

## বিউটি পার্লার

এখানে বৌ সাজ, পার্টি সাজ ও পার্লারের  
যাবতীয় কাজ অভিজ্ঞ বিউটিশিয়ান দ্বারা করা হয়।  
মোবাইল : ০১৭৩৬-৬৫৪৮৩১, ০১৮৬৬-১০৫৭০৩

দুধপট্টা, মিরকাদিম বাজার, মিরকাদিম পৌরসভা, মুন্সীগঞ্জ।



# FAMILY DICTIONARY

