

UNIVERSITY OF NIGERIA NSUKKA
FACULTY OF THE SOCIAL SCIENCES
DEPARTMENT OF PUBLIC ADMINISTRATION AND LOCAL
GOVERNMENT

TOPIC:

A BUSINESS PLAN OF A HAIR DRESSING SALOON

SUBMITTED IN PARTIAL FULFILLMENT OF THE COURSE
CEDR (342)

BY

EZE, GLORIA NKECHI

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LECTURER: DR. (MRS).C. NWAOGA

JULY, 2017

BUSINESS PLAN

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PART I

1.0 EXECUTIVE SUMMARY

1.1 The following report and recommendations relate to the proposal by **GLORY HAIR DRESSING SALOON** to establish a hair dressing outlet.

1.2 The proposed project is to be fully implemented with an investment of N1 million (One million), made up of N600, 000 fixed capital and N400, 000 working capital.

1.3 The company's vision is "to be a hair dressing firm of choice, providing beauty and cosmetics services to the entire public and customers".

1.4 The proposed project will be located at Odim, Nsukka in Enugu State.

1.5 A ready market exists for the planned business, based on our market survey.

1.6 The financial projections reveal a good level of liquidity and stability. The projected turnover for 2010, 2011 and 2012 respectively is N1.5million, N1.8million and N2.16million. Profit after taxation in 2010 is N197, 000 increasing to N712, 985 in 2012

1.7 The funding requirement is N800, 000, as the promoter is committing N200, 000 to the project.

1.8 The company's competitive edge is the management's strong technical skills and knowledge of the industry.

1.9 The profitability indicators as extracted from the projections embodied in this plan are as follows:

Indicator	2010 N	2011 N	2012 N
Turnover	1,500,000	1,800,000	1,434,000
Gross Margin	900,000	1,400,000	1,434,000
Net operating profit	197,000	408,700	356,49
Return on Equity or Owner's contr. %	98.5	204.35	356.49
Return on Total Investment %	19.7	40.87	71.29

1.10 Conclusion and Recommendation

From the point of view of the analysis of our findings, the proposed project is found to be technically feasible, financially viable and economically desirable. The project offers good investment benefits. We therefore, highly recommend it to be funded so that we can ensure its implementation.

PART II

2.0 BACKGROUND

2.1 Introduction

The planned business design - **GLORY HAIR DRESSING SALOON** is the result of strong industry and needs assessment studies undertaken in the South Eastern zone of Nigeria, particularly Enugu State by the promoter of this business (**EZE, GLORIA NKECHI**). The studies reveals that the demand for beautiful hair dressing and cosmetics services outfits by mainly the undergraduates in times of convocation, matriculations, birthday celebrations and weddings; working class, etc. is high and going by the rapid influx and development of the place coupled with the presence of the University –University of Nigeria, Nsukka, the environment is economically cashable.

2.2 Vision Statement

To be the most outstanding hair dressing and cosmetics service firm in the South Eastern part of Nigeria, particularly Enugu state.

2.3 Mission Statement

To offer quality hair styles and cosmetics services using the best mechanism possible.

2.4 Ownership of Enterprise

The Business is a sole-proprietorship business wholly owned and managed by **EZE, GLORIA NKECHI**.

2.5 Legal Status

As a sole- proprietorship outlet, it is yet to be registered with the Nigerian government.

2.6 Location and Facilities

The business is sited at Shop No. 321 Odim neighborhood.

Office line: +2348117322666

E-mail: chideraedith10@gmail.com

2.7 Production/Service

- Purchase of foreign products- cosmetics for make-up
- Wholesale and retail sale of the purchased cosmetics.

2.8 Business Strategy

- To be known as the best beauty and cosmetics marketing outlet that serves latest cosmetics to the entire public.
- To engage in at home delivery service of ordered products with little or no charges based on the distance of the home.
- At home hair dressing, manicure and pedicure services.
- To employ a mobile shop strategy for those in school and work places who due to distance or engagement may not be disposed enough to come to the shop.

2.9 Key Success Factors

- Enough beauty and cosmetics-driven target markets i.e. students, undergraduates, working class and ultimately families characterized with activities like weddings, birthday celebrations, convocations, matriculations, etc.
- Our entrepreneurial qualities of decisiveness, self control, determination, ability to focus and trustworthy character are also our strength.
- Our entrepreneurial qualities of decisiveness, self control, determination, ability to focus and trustworthy character by the company; to keep knowledge of market need and quick ability to respond to them.
- **GLORY HAIR DRESSING SALOON** will introduce the idea of adding excellence to our oriented customer care services. For instance, friendly reception, smile, proper attention, etc.

PART III

3.0 MARKET AND CLIENTS

3.1 Nature and Size

The business is solely managed by EZE, GLORIA NKECHI and she will employ at least six workers as staff i.e. the firm hair stylists manager, home/event cosmetics services operators; two hair stylist, a marketer and one accountant doubling as a marketer too. Some of our services will be delivered at the industrial area or at Odim neighborhood close to the school-UNN where we already rented a shop for our sales. The beauty and cosmetics services industry is a lucrative business; it is one of the most viable business ventures in Nigeria and Nsukka in particular. The outlet is capable of rendering up to 25 cosmetics home-services and 300 hair making services of GLORY HAIR DRESSING SALOON in 5 weeks hence, a budding business and season-driven nature of the business.

3.2 Target Market

The target market of Nsukka is very viable. The presence of the University with consequent influx of people from all parts of the country has provided for the Glory Hair Dressing outlet a large estimated target market of over 28,000; comprising of children, youths and adults

3.3 Key Competitors and Players

The key competitors are very few because of the inadequate knowledge in the purchase of foreign beauty and cosmetics products and the absence of sophisticated means of marketing. However, **BEN BEAUTY AND COSMETICS SERVICE** and **PT BEAUTY AND COSMETICS VENTURE LTD** are potential competitors.

Competition Analysis

Names of Competitors	BEN BEAUTY AND COSMETICS FIRM	PT BEAUTY AND COSMETICS VENTURE LTD
Location of Business	Shop 304 Odim neighborhood	Shop 221 Odim neighborhood
Product/services	Hair dressing, sale of beauty and cosmetics products	Hair making and sale of beauty and cosmetics products
Pricing strategy	5% higher	7% higher
What are their other strength	A good number of employees ranging from 10-15	A larger shop hence, two shops merged as one
What are their weakness	Purchases beauty and cosmetics for retail sale, have no delivery service and negligence to customer care service	No delivery service, incompetent staff, and purchases of beauty and cosmetics for only retail sale.

3.4 Service Delivery

Use of firm's delivery motorcycle.

3.5 Quality Assurance

The GLORY HAIR DRESSING SALOON promises a retrieval of not well sealed/packaged beauty and cosmetics products and a re-make of poor hair styles.

3.6 Demand/Supply Analysis

Demand and Supply Analysis and Estimating the Initial Capacity

Details	Size (Number)
Potential Demand of service to be served at the market monthly	1000
Less 30% existing competitors	700
Available Market (in the absence of expansion and very high entry wall)	
Less 10% due to possible expansion of competitors and entrant of new ones	900
Available Market	
Less 5% due to error in estimation	950

Available demand/Qualified Market/Demand Supply gap	
Initial Installed Capacity 60% of available demand (served market)	600

3.7 Technology

The technology required here are process technologies like:

- Driers
- Generator
- Sterilizer machine

While delivery service technology is

- Delivery/promotion motorcycle

3.8 Competitive Edge

The competitive edges of the GLORY HAIR DRESSING SALOON are as follow:

- Service delivery/marketing motorcycle
- Well equipped and trained staff
- Service delivery
- Top notch customer care services

PART IV

4.0 MARKETING PLAN

4.1 Promotion and Distribution Strategy

- Distributorship: distributing our products to our potential customers on request basis.
- Services depot: we shall create a room for the offer/sale of Gloria hair styles and beauty and cosmetics at the hostels in the University campus for those who may wish to come back on their own.
- Open market: our proposal has a vision to get stores at and outside the Odim market where we shall be marketing our products.
- Opening of website for the business promotion
- Promotion of the business through our staff promoters and the use of stickers, calendars and the social media.

4.2 Alliances

There are no alliances since it is a solo-proprietorship business except for the market union.

4.3 Market Positioning

The market positioning is SQUARE i.e

- Satisfactorily service delivery
- Quality product
- Unequal Customer friendliness
- Activeness
- Readily available support system/Reassurance and
- Energetic staff

4.4 Service Delivery Strategy

The service delivery strategy is the use of the firm's website and delivery/marketing motorcycle in the delivery of products and even services like information on ready supply, etc.

4.5 SWOT Analysis

SWOT analysis carried out in the business reveals the following:

Strength:

- Driers
- Delivery/marketing motorcycle
- New and latest beauty and cosmetics making techniques
- New and latest sterilizer machines
- Quality staff
- Customer care oriented services

Weakness:

- Low running/operating capital due to staff

Opportunities:

- Large target market
- Adult and children beauty and cosmetics purchases

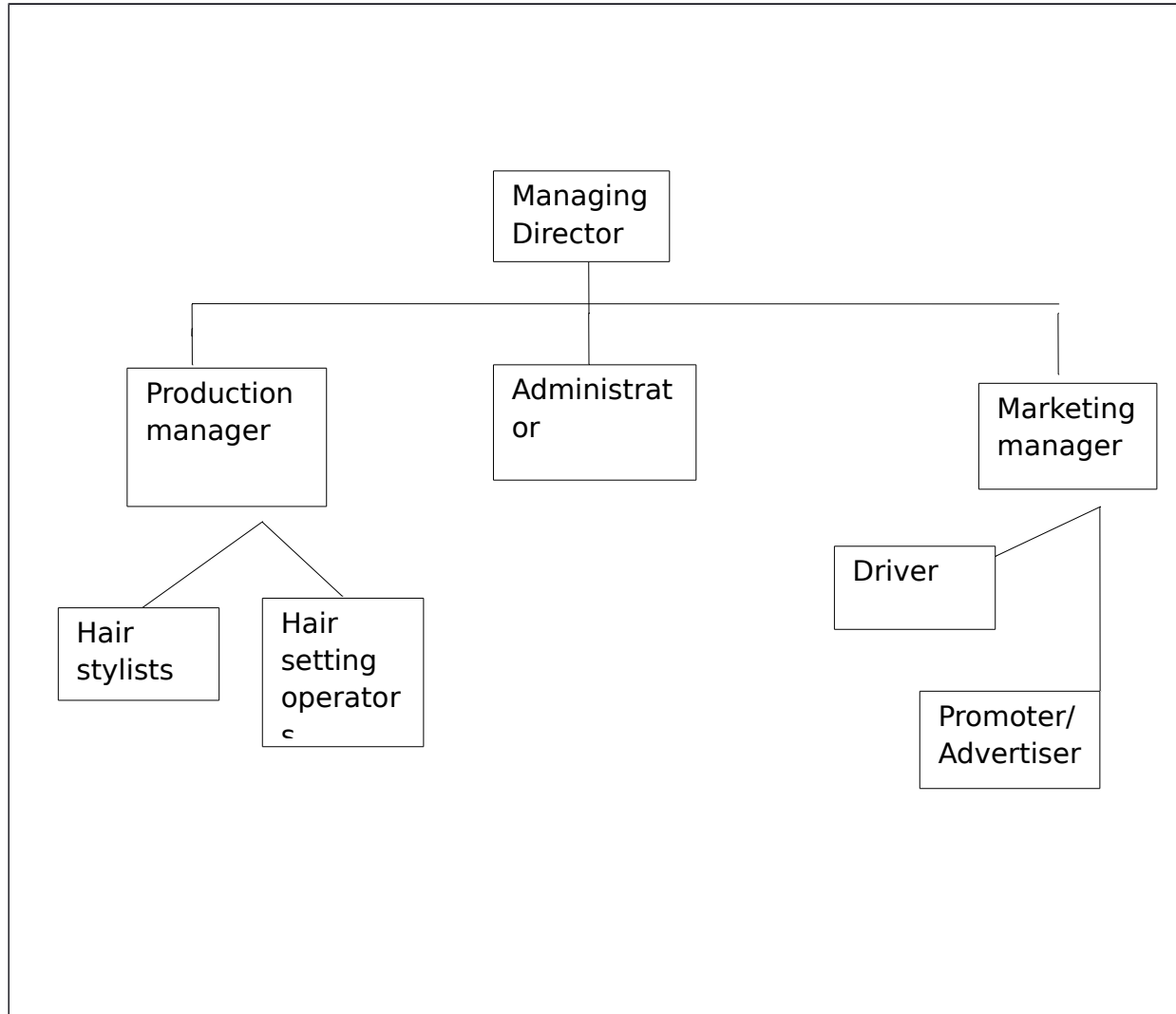
Threats:

- Thugs and hoodlums theft and disturbance
- Excessive payment of dues and levies
- Activities of competitors like BEN Beauty and Cosmetics Services and PT Beauty and Cosmetics Venture Ltd that is already established.
- High cost of petrol for powering machines like sterilizers, driers and motorcycle coupled with the high cost of beauty and cosmetics products ordered.

5.0 ORGANISATION AND MANAGEMENT

5.1 Organizational Structure

Organizational Structure of Glory Hair Dressing Saloon



5.2 Personal Plan

My personal plan is to see to the adherence of this business plan by every aspect and unit of this firm in order to ensure productivity and materialization of the written and estimated goals and objectives.

5.3 Shareholders and Directors

For the time commencement, there are neither shareholders nor directors

5.4 Value and Norms of the Company

GLORY HAIR DRESSING SALOON has the following values and norms upon which she chooses to thrive on:

- To offer the best of beauty and cosmetics products to customers
- To uphold high integrity
- To uphold qualitative standards in all aspects
- To see to her employees as her most valuable assets
- To give out-of –the world customer care services.

5.5 Management Team

The management of the outfit is relatively small since it is a budding business; a sole-proprietorship. I, Eze, Gloria Nkechi will remain the manager of the firm until further expansion.

5.6 External Support

GLORY HAIR DRESSING SALOON is discussing with the Enugu small and medium Enterprise (SMEs) centers to offer, over a period of years, strong management and business support service. Also, the outfit will access support on technical issues from the Entrepreneurship Development Centre where the proprietor received training on entrepreneurship.

PART VI

6.0 LEGAL REGULATORY, SOCIAL AND ENVIRONMENTAL ISSUES

6.1 Legal Issues

GLORY HAIR DRESSING SALOON plans to commence commercial operations as a sole proprietorship venture. At such, it is will embark on registering the name with the appropriate department of the Nsukka Local Government. No special licenses are required for the operation of the hair making and beauty and cosmetics outlet, however, every attempt will be made to get all the permits and licenses.

6.2 Regulatory Issues

The regulatory issues are:

- Activities and operations are supposed to be halted during the burial of a trade unionist.
- Time-consuming sanitation every Wednesday and Friday.
- Excessive union levy in times of wedding, death, birth, etc.

6.3 Social Issues

Although Enugu state happens to be my state, there seems to be some form of discrimination from those of Nsukka LGA towards others.

6.4 Environmental Issues

From the feasibility study engaged in the venture, business at Odim axis is always halted particularly when it comes raining; customers are left with no means of entrance to the area hence, flooded with dirty beauty and cosmetics resulting from no drainage system.

PART VII

7.0 FINANCIAL PLAN

7.1 Project Cost

The total cost of the business is N1, 000, 000. This is further divided into 600, 000 as fixed capital and 400, 000 as working capital.

7.2 Funding Plan and Statement

LIST OF CAPITAL EQUIPMENT

Equipment	Description/Uses	Supplier
Shop	Single room size	Capital/self
Generator	Source of power supply	Benbella Afor ltd
Delivery/marketing motorcycle	To deliver beauty and cosmetics to customers	Jekwu Automobile
Beauty and cosmetics sterilizers/	To cleaner tools and equipments of pedicure and manicure	Nalex cosmetics Appliances
Hair driers	For hair washing and setting	Ibeto Beauty and cosmetics Tools
Iron gate	To guard the shop	Edumaco Wielding and Construction Enugu Ezike

Sales Plan

	Year 1	Year 2	Year 3
Product/Service	Beauty and cosmetics	Beauty and cosmetics	Beauty and cosmetics
Product/Service Quantity(estimated)	30000	90000	90000
Cost per unit	80	100	150
Cost of raw inputs	4800000	9000000	1350000

Imported Beauty and cosmetics Treatment

Quantity Required/Annum

Items	Unit Cost ₦	Current (Existing)	Proposed (After Expansion)
Beauty and cosmetics	10	20,000	60,000
Cans/ bottles		10,000	30,000
Others		50,000	85,0000

Sources of Products on Beauty and cosmetics

Item	
Materials- attachments/weeks perfumes/creams/nail cortex/eye lashes/ body sprays	Anambra
Branding materials	Lagos
Designers bags	Nsukka, Odim to be precise.
Beauty and cosmetics shelves	Lagos

Contractual arrangements have been made for foreign materials; Brazilian hair, beauty and cosmetic supplies for marketing.

General cost of Administration

Item	<u>Current</u> (for existing projects only) (₦)	<u>Proposed</u> (for new/expansion projects)(₦)

a. Rents and Rates	50,000	50,000
b. Travelling Expenses	100,000	100,000
c. Stationery and Sundry Exp.	30,000	30,000
Delivery motorcycle Running Expenses	500,000	500,000
e. Insurance	150,000	150,000
f. Professional Fee	10,000	10,000
Other Expenses	80,000	80,000
TOTAL	920000	920000

Preliminary and Pre-Operating Expenses (for New Projects Only)

Item	Amount (₱)
Company Incorporation	10,000
Travelling Expenses	150,000
Total	160,000

Working Capital Projection (to cover the gestation period)

Working Capital Items	Year 0(N)	Year 1(N)	Year 2(N)	Year 3(N)
-Stock of raw Foreign detergents and washing chemicals#1(n....days/months value)	120000	120000	10000 0	150000
-Stock of Foreign detergents and washing	150000	150000	15000	150000

chemicals#2(n....days/months value)			0	
-Stock of Foreign detergents and washing chemicals#3(n....days/months value)	200000	200000		
-Stock of raw Foreign detergents and washing chemicals#(n....days/months value)	75,000	10,7500	10000	50,000
		0	0	0
_Stock of WIP (n....days/months value)				
-Stock of FG(n....days/months value)				
-Provision for utilities and others: n....months need	75,000	10,7500	10000	50,000
		0	0	0
-Salaries/wages	400000	400000	40000	
			0	
-Debtors: n.....days of annual sales				
-Less creditor: n...days need of raw Foreign detergents and washing chemicals				
Working Capital	366000	3660000	34600	30000
	0			
-Increase/Decrease in working capital				

Start -Up Capital Needed

S/N	Item of Expenditure	Amount
1	Fixed asset investment (Equipment, Machinery and other requirements)	600,0000
2	Working Capital	400,000
	Initial Total Investment Outlay	1,000,000

Financing Plan

S/N	Source of Fund	Amount
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1	Owner's capital	200,000
2	Bank loan	800,000
3	Others (Specify)	
	Total	1,000,0000

Loan Repayment and Interest payment schedule

Year	Loan/Loan Bal B/d	Interest	Annual installment	Loan Repayment	Loan Bal c/f
	A	B	C	D	E
	A	B=r(A)	C (A value in equation 1)	D=C-B	E=A-D
0	800000				800000
1	2000000	100,000	60,000	50,000	1.500000
2	1500000	75,000	10,75000	100000	50,0000
3	5000000	25,000	525000	500,000	

Note

$$PV = A(1-(1+r)^{-n})$$

$$r \dots\dots\dots(1)$$

Where PV= Loan amount; A= Annual installment; r=rate of interest per annum and n= tenure of loan in years.

DEPRECIATION SCHEDULE

S/ N	Item	Unit	Cost per Unit	Value	Life Span Estimation in Months	Monthly Depreciation
2	Generator	1	100000	100000	60	1666.6
4	Sterilizer	1	18000	18000	60	300

5	Delivery/marketing motorcycle	1	100000	100000	60	1666.6
9	Wire guards	1	3500	3500	60	38
					Total	3671.2

7.3 Projected income statement

Estimate of Profit and Loss Account for the first 3 years

Particulars	Year 1	Year 2	Year 3
Sales	4800000	9000000	1350000
Others			
Net Sales	4800000	9000000	1350000
Less Expenses	75,000	10,75000	100000
Cost of raw Foreign detergents and washing chemicals	6060000	13752000	6048000
Salaries	6120000	6120000	7120000
Rent	50,000	50,000	50,000
Telephone/travelling	100,000	100,000	100,000
Electricity	40,000	40,000	40,000
Advertising	500,0000	600,0000	700,0000
Entertainment	70,000	70,000	70,000
Insurance	150,000	150,000	150,000
Legal	10,000	10,000	10,000
Office supplies	20,000	20,000	20,000
Motor Vehicle maintenance	500,000	500,000	500,000

Total Expenses	13620000	21412000	14808000
Profit before Tax/Int	34380000	68588000	12019200
Less Interest	100000	75000	25000
Profit After Interest	34280000	68153000	119787000
Less Tax	350,000	360,000	380,000
Profit After Tax	33930000	68153000	119787000
Less Depreciation	21950	21950	21950
Net Profit	3371050	68131050	119765050
Appropriation	Year 1	Year 2	Year 3
Dividend	75,000	10,75000	100000
Retained Earnings			

7.4 Projected balance sheet

The Balance sheet combines the results from the profit and loss statement and the Cash Flow Statement

Balance Sheet Assets				
Fixed Assets:				
Machinery, Generator, Beauty and cosmetics dispenser, Delivery motorcycle and others	350,000	350,000	350,000	600,000
Less Cum. Dep. Of 5%	30,000			30,000
Current Assets:	350,000	30,000	50,000	570,000
Cash(use as balancing item)	75,000	10,75000	100000	50,0000

Debtors	--	---	---	-----
Stock	310,000	350,000	450,000	730,000
Total Current Assets (B)	110,000	350,000	250,000	650,000
TOTAL ASSETS (C)	350,000	450,000	670,000	850,000
Liabilities				
Current liabilities	----	-----	----	-----
Creditors	----	-----	----	-----
Accrued Expenses	350,000	450,000	670,000	850,000
Overdraft	-----	-----	----	-----
Short Term Loan				800,000
Total Current Liabilities(D)				
Capital Employed (A-D)	350,000	350,000	350,000	200,0000
Long Term liabilities	-----	-----	----	-----
Long Term loan	75,000	10,75000	100000	50,0000
Others (specify)	-----	-----	----	-----
Total long Term liabilities(E)	-----	-----	----	-----
Long + Short Term Liab.(F)	350,000	350,000	350,000	800,000
Shareholders Equity(C-F)	-----	-----	----	-----
Shareholders Equity:	-----	-----	----	-----
Capital(Shares)	75,000	10,75000	100000	1,000,000
Retained Profits				457,0000
Total shareholders fund (G)	75,000	10,75000	100000	50,0000

7.6 Projected cash-flows statement

Cash flow Projection

Years	Yr 1 Total (₦)	Yr 2 Total (₦)	Yr 3Total (₦)
Cash In			
Bank Loan	2000000	3,500,000	4,500,000
Sales Income	4800000	9000000	135000000
Other Income (state)	200000	350,000	450,000
Total Cash In	350,000	350,000	350,000
Cash Out	350,000	450,000	670,000
Admin .Outgoings/salaries	6,120,000	7,120,000	7,120,000
Marketing	350,000	350,000	350,000
Cost of Goods	100,000	100,000	100,000
Interest Expenses	100,000	100,000	100,000
Loan Repayment	10,000	10,000	10,000
Other Payments	50,000	50,000	50,000
Total Cash out	6730000	6720000	7730000
Net Cash Flow	270000	1280000	5770000
Opening cash Bal		270000	1550000
Closing cash Bal	270000	1550000	7320000

7.5 Profitability Analysis

The project comes out of the gestation period in 12 months and even by that time the sale for the months stood at N1,500,000. By the end of the first year (of which there was only 11 months of selling activities) the sales were N1,800,000 and this is expected to grow in the subsequent years.

Indicator	2010 N	2011 N	2012 N
Turnover	1,500,000	1,800,000	1,434,000
Gross Margin	900,000	1,400,000	1,434,000
Net operating profit	197,000	408,700	356,49
Return on Equity or Owner's contr. %	98.5	204.35	356.49
Return on Total Investment %	19.7	40.87	71.29

7.6 Break-Even Analysis

	Fixed Costs	Variable Cost
	N	N
Salaries and Allowances	480,000	
Electricity	-	20,000
Transport & Travelling	-	30,000
Loan Interest	80,000	
Telephone & Postages	-	36,000
Depreciation	57,000	
Total	617,000	86,000
<u>BEP= FC</u>	where FC = Fixed Cost	N617,000
1 – <u>VC</u>	VC = Variable Cost	1 – 86,000
S	S = Sales or Turnover	1,500,000
	1 = Constant	<u>86,000</u>
		1,500,000
	=0.057	
		1 – 0.057 = 0.943
	BEP = <u>N617,000</u> 0.943 = N654,295	

PART VIII

8.0 RISK ANALYSIS, CONTINGENCY PLAN AND EXIT STRATEGY

8.1 Risk Analysis

The project has been subjected to risk analysis and some inherent risks identified and appropriate mitigants preferred to avoid the business being disrupted

Inadequate start-up demand ----Aggressive promotion and advertising campaigns

8.2 Contingency Plan

Sourcing of resort-funds from family and friends in times of emergency.

8.3 Exit Strategy

The firm has no plan for exit but expansion.

PART IX

9.0 OTHER CONSIDERATIONS CONCLUSION/ RECOMMENDATION

9.1 Economic Justification

From the view of our study and analysis of the findings made, the project offers a good benefit to the promoter- EZE, GLORIA NKECHI and to the economy. Wealth will be created and employment opportunities created. These are consistent with the Federal and State Government policy on entrepreneurship, wealth and job creation.

9.2 Commercial Viability

The commercial viability of the project is very clear. The project has been found to be commercially viable, having shown through projections, an impressive sales, profits and cash flow positions.

9.3 Conclusion/Recommendation

Therefore, the project – Glory Hair Dressing Saloon is highly recommended for both funding and implementation.

APPENDIX

Photocopy of certificate of incorporation or Registration

Approvals

Licenses