

Proposed NU Business Name: **MS HIMEL COSMETICS**



Project identification and prepared by: Md Shahidul Islam
Dhonbari Unit, Tangail

Project verified by: Md Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AKTARUZZAMAN
Age	:	03-04-1988 (29 Years)
Education, till to date	:	Degree
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Chatutia, P.O: Dhonbari, P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAHMUDA ASHRAF
(iii) Father's name	:	MD ASHRAFUZZAMAN
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 100 (Female), Member ID: 5662/1, Group No: 01 Member since: 09-06-2008 (09 Years) First loan: BDT 4,000 Taka.
Further Information:		Existing loan: BDT 25,000/-, Outstanding loan: 15,600/-
(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.)	:	None
Business Experiences and Training Info	:	10 years experience in running business. 7 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-572735
Family's Contact No.	:	01925-181617
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAHMUDA ASHRAF Joined Grameen Bank Since 09 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS HIMEL COSMETICS
Location	:	Khas Pai kail, Doptori, Nagorpur
Total Investment in BDT	:	BDT 550,000
Financing	:	Self BDT 450,000 (from existing business) 82% Required Investment BDT 100,000 (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30 ft x 10 ft= 300 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics Item	6,500	195,000	2,340,000
Total Sales (A)	6,500	195,000	2,340,000
Less. Variable Expense			
Cosmetics Item	5,525	165,750	1,989,000
Total variable Expense (B)	5,525	165,750	1,989,000
Contribution Margin (CM) [C=(A-B)]	975	29,250	351,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Rent		2,000	24,000
Entertainment		500	6,000
Guard		100	1,200
Salary (staff) (2)		10,000	120,000
Total fixed Cost (D)		19,600	235,200
Net Profit (E) [C-D]		9,650	115,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice cooker	12	2500	30,000	16	2500	40,000	70,000
Cosmetics	700	100	70,000	400	100	40,000	110,000
Bag	80	500	40,000	0	0	0	40,000
Oil	1	25000	25,000	1	10000	10,000	35,000
Soap	1	20000	20,000	1	10000	10,000	30,000
Body spray	1	15000	15,000	0	0	0	15,000
Hot pot	1	20000	20,000	0	0	0	20,000
Toys	1	20000	10,000	0	0	0	10,000
Lotion	1	10000	10,000	0	0	0	10,000
Others	1	10000	10,000	0	0	0	10,000
Security	1	200000	200,000	0	0	0	200,000
Total	800		450,000	418		100,000	550,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics Item	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Cosmetics Item	6,800	204,000	2,448,000	2,570,400	2,698,920
Total variable Expense (B)	6,800	204,000	2,448,000	2,570,400	2,698,920
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Electricity Bill		500	6,000	7,000	8,000
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,200	14,400	16,500	18,500
Rent		2,000	24,000	24,000	24,000
Entertainment		500	6,000	6,500	7,000
Guard		100	1,200	1,500	1,800
Salary (staff) (2)		10,000	120,000	120,000	120,000
Total Fixed Cost		19,900	238,800	243,500	247,800
Net Profit (E) [C-D)		16,100	193,200	210,100	228,480
Investment Payback			40,000	40,000	40,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	193,200	210,100	228,480
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		153,200	323,300
	Total Cash Inflow	293,200	363,300	551,780
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	153,200	323,300	511,780

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of factory;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

