

**Proposed NU Business Name: SUMAIYA COSMETICS**



Project identification and prepared by: Ishak Chambugong  
Sonatola Unit, Bogra

Project verified by: MD Mozaharul Islam



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

Name	:	<b>PANNA MIAH</b>
Age	:	10-11-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Hat karmoja, P.O: Hat karmoja, P.S: Sonatola , 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>HELENA BEGUM</b>
(iii) Father's name	:	<b>MD. HOSEN UDDIN</b>
(iv) GB member's info	:	Branch : Hat karmoja, Centre : 9(Female), Member ID: 1705, Group No: 04 Member since: 30-10-2012 (05 Years) First loan: BDT 10000 Outstanding loan: 56630
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. NO Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01793992823
Family's Contact No.	:	01737489384
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HELENA BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUMAIYA COSMETICS</b>
Location	:	-
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	--
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cosmetics .</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur . Existing no employee.</li><li>▪The shop is own.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

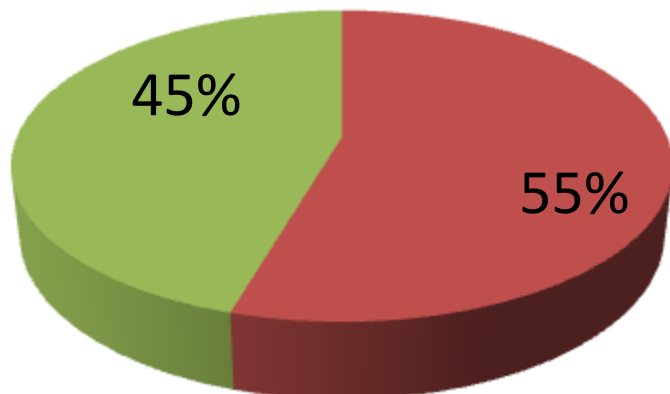
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics	1850	55500	666000
<b>Total sales (A)</b>	1850	55500	666000
<b>Less Variable Exp.</b>			
Cosmetics	1572.5	47175	566100
<b>Total Variable exp. (B)</b>	1572.5	47175	566100
<b>Contribution Margin CM [C= (A-B)]</b>	<b>277.5</b>	<b>8325</b>	<b>99900</b>
<b>less fixed exp.</b>			
Electricity bill		150	1800
Transportation		300	3600
Salary (self)		4000	48000
Entertainment		200	2400
Mobile		200	2400
<b>total fixed cost (D)</b>		4850	58200
<b>Net profit (E) [C-D]</b>		<b>3475</b>	<b>41700</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	90	95	8,550	150	70	10,500	19,050
Shampoo	56	250	14,000	50	250	12,500	26,500
Coconut oil	85	200	17,000	70	200	14,000	31,000
Loution	140	100	14,000	56	80	4,480	18,480
Soap	130	80	10,400	42	150	6,300	16,700
LUX Soap	37	150	5,550			0	5,550
Horlics	150	40	6,000			0	6,000
Others	98	250	24,500	222	10	2,220	26,720
<b>Total</b>	<b>786</b>		<b>100,000</b>	<b>590</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics	2800	84000	1008000	1058400	1111320
<b>Total Sales (A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
less variable Expenses					
Cosmetics	2380	71400	856800	899640	944622
Total variable Expenses (B)	2380	71400	856800	899640	944622
<b>Contribution Margin (CM)= (A-B)</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expenses</b>					
Electricity bill		150	1800	1800	1800
Transportation		350	4200	4200	4200
Salary (self)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Mobile		300	3600	3600	3600
Total Fixed Cost		6020	72240	72240	72240
<b>Net Profit (E) (C-D)</b>		<b>6580</b>	<b>78960</b>	<b>86520</b>	<b>94458</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	78,960	86,520	94458
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58,960	125480
	<b>Total Cash Inflow</b>	128960	145480	219938
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	58,960	125480	199938

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 0 Years: 07  
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







# সুমাইয়া কস্‌মেটিকস্‌



১০১ নং সেক্টর  
১৩১-১৩১৬৬

১০১  
নং

এখানে সকল  
কস্‌মেটিক

হিসেবে ক্রয় করা যাবে



# সুমাইয়া

## কসমেটিকস্

স্বাস্থ্যের জন্য  
১৩৮৭ ২০৪১১১







# FAMILY PICTURE

