

Proposed NU Business Name: **SHANTO COSMETICS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	BISNU MONDOL
Age	:	12-10-1991 (26 years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:maijpara,Post : maijpara,P.S; Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARBOTI RANI MONDAL
(iii) Father's name	:	FALAN MONDAL
(iv) GB member's info	:	Branch: vaggokul, Centre # 14 (Female), Member ID: 7866, Group No: 05 Member since: 01-03-1998(09Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	07years of business experience. : 07 years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-404450
Family's Contact No.	:	01946-400728
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARBOTI RANI MONDAL joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHANTO COSMETICS
Location	:	Tindokan, sreenagar, munshigonj
Total Investment in BDT	:	210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 180 square ft
Security of the shop	:	60,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lotion, fresh wash, shampoo, body spray etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenager.▪Agreed grace period is 3 months.

Existing Business (BDT)

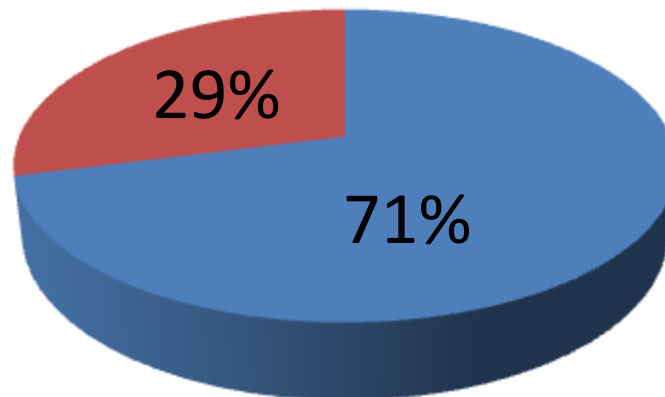
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lotion, fresh wash, shampoo, body spry etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Lotion, fresh wash, shampoo, body spry etc	2,720	81,600	979,200
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Gird		250	3,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,850	106,200
Net Profit (E) [C-D]		5,550	66,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Body spry	50	250	12500		50	250	12500	25000
freshwash	100	200	20000		100	200	20000	40000
Shampoo	50	180	9000		100	180	18000	27000
lotion	30	150	9500		50	150	7500	17000
Cream	300	25	7500				2000	9500
Sop	200	25	5000					
Powder	50	40	2000					
Oil	50	200	10000					
Other			19500					
security			60000					
Total			1,50000				60,000	2,10000

Source of Finance

■ Intreprenuers contribution 150,000
 ■ Investor's Investment 60,000
 ■ Total 210,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year +5%	3rd year+5%
Revenue (sales)					
Lotion, fresh wash, body spry etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Lotion, fresh wash, body spry etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		500	6,000	6,200	6,300
Transportation		200	2,400	2,600	2,700
Mobile Bill		200	2,400	2,600	2,700
Entertainment		200	2,400	2,400	2,400
Gird		250	3,000	3,000	3,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,850	106,200	106,800	107,100
Net Profit (E) [C-D)		9150	109,800	120,000	131,040
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	109,800	120,000	131,040
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85800	181,800
	Total Cash Inflow	169,800	205,800	312,840
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,00	24,000
3	Net Cash Surplus	85,800	181,800	288,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07Years
Own Business :
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

শান্তি কসমেটিকস্‌ এন্ড সু

















গণপ্রজাতন্ত্রী

Government of the People's Republic of Bangladesh

NATIONAL ID CARD



নাম: বি

Name: B

পিতা: ক

FAMILY PICTURE

