

Proposed NU Business Name: PATOWARY COSMETICS



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL MONSUR PATOWARY
Age	:	20-05-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Matiya Goda, P.O: Chandgazi, P.S: Chhagalnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROSHNA BEGUM
(iii) Father's name	:	ABUL KASHEM PATOWARY
(iv) GB member's info	:	Branch: Matiyagoda Chhagalnaiya, Centre # 49 (Female), Member ID: 7573/1, Group No: 06 Member since: 28-08-2010 (13 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan: 40,000/-
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-686703
Mother's Contact No.	:	01812-992611
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROSHNA BEGUM joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PATOWARY COSMETICS
Location	:	Chandgazi School road, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 450,000/-(from existing business) 85% Required Investment BDT 80,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 10 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a cosmetics house.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

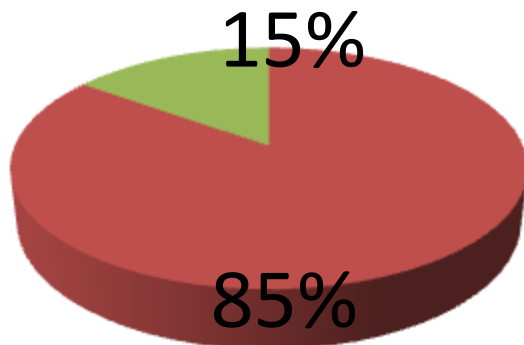
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cosmetics	95,000	1,140,000
Total Sales (A)	95,000	1,140,000
Less. Variable Expense		
Cosmetics	76,000	912,000
Total variable Expense (B)	76,000	912,000
Contribution Margin (CM) [C=(A-B)]	19,000	228,000
Less. Fixed Expense		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Rent	2,000	24,000
Generator bill	200	2,400
Guard	50	600
Total fixed Cost (D)	9,550	114,600
Net Profit (E) [C-D]	9,450	113,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hill	300	300	90,000	150	300	45,000	135,000
Leather Shoes	200	350	70,000	100	350	35,000	105,000
Trouser	100	300	30,000	0	0	0	30,000
Soap	100	40	4,000	0	0	0	4,000
Tooth pest	100	100	10,000	0	0	0	10,000
Others	1	46000	46,000	0	0	0	46,000
Security	1	200000	200,000	0	0	0	200,000
Total	802		450,000	250		80,000	530,000

Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 80,000
- Total 530,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cosmetics	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Cosmetics	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Electricity Bill	1,500	18,000	19,000	20,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	200	2,400	3,000	3,500
Rent	2,000	24,000	24,000	24,000
Generator bill	200	2,400	3,000	3,500
Guard	50	600	600	600
Total Fixed Cost	9,750	117,000	120,600	123,600
Net Profit (E) [C-D]	14,250	171,000	181,800	193,920
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	171,000	181,800	193,920
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,000	288,800
	Total Cash Inflow	251,000	320,800	482,720
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	139,000	288,800	450,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

