

Proposed NU Business Name: **AMIR COSMETICS & CLOTH STORE**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD AMIR HOSSAIN
Age	:	10-03-1986 (32 Years)
Education, till to date	:	Class-08
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sisters, 03 Brothers
Address	:	Vill: Sundorpur ; P.O: Aftabibi hatt ; P.S: Feni Sadar ; 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	:	MOST REJIA BEGUM
(iii) Father's name	:	MOHAMMAD ABU AHAMMED
(iv) GB member's info	:	Branch: Kuthir Hatt, Centre # 44 (Female), Member ID: 3608 , Group No: 02 Member since: 14-03-1995 (10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	NA
(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	:	13 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-899364
Family's Contact No.	:	01827-607188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST REJIA BEGUM joined Grameen Bank since 10 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	:	AMIR COSMETICS & CLOTH STORE
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 400,000/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth, Sandle, Plastic Item, Stationary, Cosmetics etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka, Feni.▪Agreed grace period is 3 months.

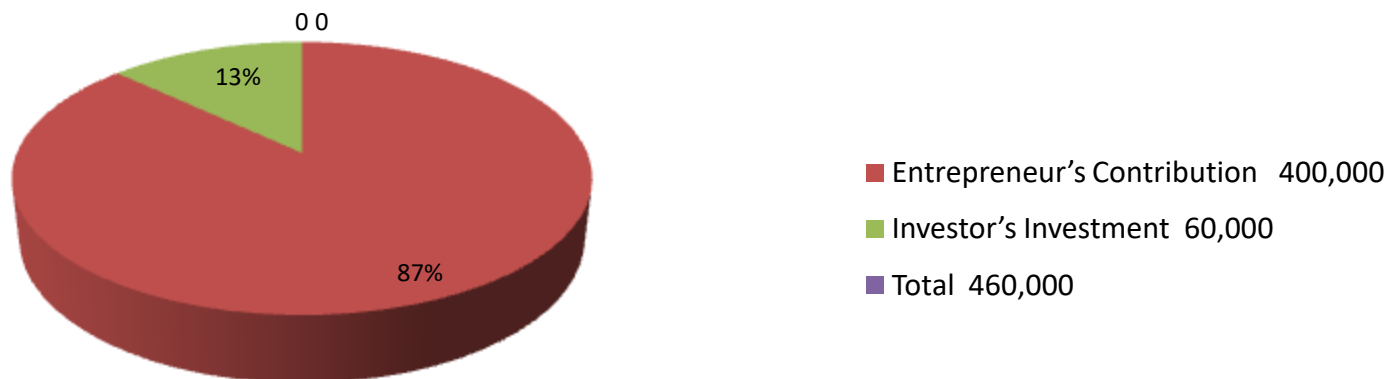
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sandle, Plastic Item, Stationary, Cosmetics etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Sandle, Plastic Item, Stationary, Cosmetics etc	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less Variable Expense			
Rent		1,200	14,400
Electricity bill		600	7200
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		300	3600
Guard		50	600
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,950	107,400
Net Profit (E)= [C-D]		9,050	108,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	0	0	100,000	0	0	20,000	120,000
Sandle	0	0	50,000	0	0	20,000	70,000
Garments Items	0	0	150,000	0	0	20,000	170,000
Others	0	0	50,000	0	0	0	50,000
Security	1	0	50,000	0	0	0	50,000
Total			400,000			60,000	460,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sandle, Cloth, Cosmetics etc	2,500	75,000	900000	945000	992250
Total Sales (A)	2,500	75,000	900000	945000	992250
Less Variable Expense					
Sandle, Cloth, Cosmetics etc	1,750	52,500	630000	661500	694575
Total variable Expense (B)	1,750	52,500	630000	661500	694575
Contribution Margin (CM) [C=(A-B)	750	22,500	270000	283500	297675
Less Variable Expense					
Rent		1,200	14400	14,400	14,400
Electricity bill		900	10800	11,000	11,500
Transportation		1,500	18000	18,500	19,000
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3600	3,600	3,600
Guard		50	600	600	600
Generator		300	3600	3,600	3,600
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		9,650	115800	116,700	118,000
Net Profit (E)= [C-D]		12,850	154200	166,800	179,675
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	154,200	166,800	179,675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,200	273,000
	Total Cash Inflow	214,200	297,000	452,675
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	24,000	24,000
3	Net Cash Surplus	130,200	273,000	428,675

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 Years
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











আমির কসমেটিক্স

সুন্দরপুর বাজার, ফেনী.



FAMILY PICTURE

