

Proposed NU Business Name: **BISMILLAH COSMETICS**



Project identification and prepared by: Shajedur rahman,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SALA UDDIN
Age	:	16-03-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Sisters, 02 Brothers
Address	:	Vill: Maejbaria ; P.O: Kalidaho ; 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	:	SULTANA BEGUM
(iii) Father's name	:	LATE ABDUL ROB
(iv) GB member's info	:	Branch: Kalidaho, Centre # 26 (Female), Member ID: 2502 , Group No: 06 Member since: 24-04-2003 To 06-01-2010 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 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	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Garments Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-506817
Family's Contact No.	:	01825-934612
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE SULTANA BEGUM joined Grameen Bank since 07 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	:	BISMILLAH COSMETICS
Location	:	West Ukilpara, Feni
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 320,000/- (from existing business) 82% Required Investment BDT 70,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Security	:	7,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; All kind of Cosmetics.▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 09 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

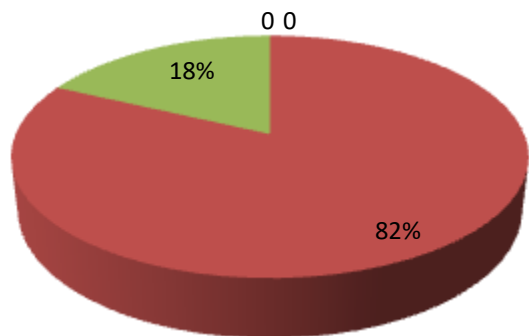
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Crockeries, Plastic Item, Stationary, Cosmetics etc	35,000	1,050,000	1,2600,000
Total Sales (A)	35,000	1,050,000	1,2600,000
Less Variable Expense			
Crockeries, Plastic Item, Stationary, Cosmetics etc	31,500	945,000	1,1340,000
Total variable Expense (B)	31,500	945,000	1,1340,000
Contribution Margin (CM) [C=(A-B)	3,500	105,000	1,260,000
Less Variable Expense			
Rent		3,500	42,000
Electricity bill		500	6000
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Salary (staff)		50,000	600,000
Entertainment		300	3600
Mobile bill		500	6000
Total fixed cost (D)		69,800	837,600
Net Profit (E)= [C-D]		35,200	422,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gauri Cream	48	200	9,600	50	200	10,000	19,600
Deo	13	300	3,900	100	300	30,000	33,900
Chadni	40	200	8,000	0	0	0	8,000
Ponds Face Wash	36	220	7,920	50	220	11,000	18,920
Foge Body Spray	50	240	12,000	50	240	12,000	24,000
Ponds Cream	100	220	22,000	0	0	0	22,000
Powder	200	120	24,000	0	0	0	24,000
Oil	200	150	30,000	0	0	0	30,000
Soap	100	50	5,000	0	0	0	5,000
Tooth Brush	150	220	33,000	0	0	0	33,000
Others	0	0	150,580	0	0	7,000	94,580
Security	1	0	7,000	0	0	0	7,000
Total	945	1,400	320,000	300	1160	70,000	390,000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 70,000
- Total 390,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Crockeries, Stationary, Cosmetics etc	40,000	1,200,000	14400000	15120000	15876,000
Total Sales (A)	40,000	1,200,000	14400000	15120000	15876,000
Less Variable Expense					
Crockeries, Stationary, Cosmetics etc	36,000	1,080,000	12960000	13608000	14288,400
Total variable Expense (B)	36,000	1,080,000	12960000	13608000	14288,400
Contribution Margin (CM) [C=(A-B)	4,000	120,000	1,440,000	1,512,000	1587,600
Less Variable Expense					
Rent		3,500	42000	42,000	42,000
Electricity bill		800	9600	10,000	10,500
Transportation		11,000	132000	134,000	136,000
Salary (self)		5000	60000	60,000	60,000
		50,000	600000	600,000	600,000
Entertainment		300	3600	3,600	3,600
Mobile bill		600	7200	7,500	7,800
Total fixed cost (D)		71,200	854,400	857,100	859,900
Net Profit (E)= [C-D]		48,800	585,600	654,900	727,700
Investment Payback			28,000	28,000	28,000

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

SR#	<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	70,000		
1.2	Net Profit	585,600	654,900	727,700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		557,600	1,184,500
	Total Cash Inflow	655,600	1,212,500	1,912,200
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	557,600	1,184,500	1,884,200

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

















FAMILY PICTURE