

Proposed NU Business Name: **PALASH COSMATICS**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIFUL ISLAM
Age	:	27-05-1985(32 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Domdoma, P.O: Santahar,Thana: Adomdighi,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	:	MST. MAHOFUZA BEGUM
(iii) Father's name	:	MD.NIZAM UDDIN
(iv) GB member's info	:	Branch: Santahar Sakha , Centre # 15 (Female), Member ID: 2306, Group No: 04 Member since: 01-01-2003 (15 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 35,000, Outstanding loan: BDT: 31920
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-300330
Mother's Contact No.	:	01752-566610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAHOFUZA joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PALASH COSMATICS
Location	:	Santahar,Adomdighi,Bogra
Total Investment in BDT	:	BDT 1,92,000/-
Financing	:	Self BDT 142,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

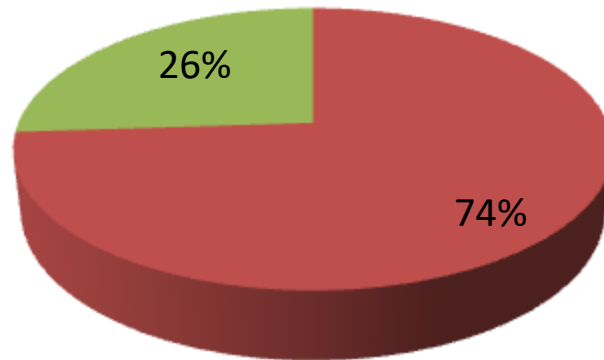
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fairness,Crim,Oil,Loson,puder,Sampu,Facew ash,Paste,Boodyspre	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less Variable Expense		0	0
Fairness,Crim,Oil,Loson,puder,Sampu,Facew ash,Paste,Boodyspre	1600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		800	9600
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
Genareter		100	1200
Total fixed cost (D)		6,900	82800
Net Profit (E)= [C-D]		5,100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil	24	200	4,800	40	250	10000	14,800
Fairness Crem	12	250	3,000	50	90	4500	7,500
Lotion	48	180	8,640	40	100	4000	12,640
Pauder	48	70	3,360	0	0	0	3,360
Sampo	40	200	8,000	20	250	5000	13,000
Fress Wash	24	180	4,320	40	200	8000	12,320
Pest	36	110	3,960	0	0	0	3,960
Body Xpree	24	250	6,000	30	300	9000	15,000
Others	200	100	20,000	100	100	10000	30,000
Security	1	80,000	80,000	0	0	0	80,000
Total	457		142,000	320	0	50,000	192,000

Source of Finance



- Entrepreneur's Contribution 142,000
- Investor's Investment 50,000
- Total 192,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	3,000	90000	1080000	1134000	1190700
Total Sales (A)	3,000	90000	1080000	1134000	1190700
Less Variable Expense		0	0	0	0
	2400	72000	864000	907200	952560
Total variable Expense (B)	2,400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense			0	0	0
Rent		800	9600	10080	10584
Electricity bill		400	4800	5040	5292
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Guard		100	1200	1260	1323
Ganaratore		100	1200	1260	1323
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		7,400	88800	93240	97902
Net Profit (E)= [C-D]		10,600	127200	133560	140238
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	88800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68,800	142,040
	Total Cash Inflow	138,800	162,040	239,942
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	68,800	142040	219942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Santahar,Adomdighi,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





বিসমিল্লাহির রাহমানির রাহিম

পলাশ কসমেটিকস্

থ্রোঃ মোঃ আরিফুল ইসলাম (পলাশ) মোবাঃ ০১৭৬২-৩০০৩৩০

এখানে কসমেটিকস্ সামগ্রী এবং বিবাহ ও জন্মদিনের যাবতীয় সামগ্রী পাওয়া যায়
মঞ্জিবুর রহমান সুপার মার্কেট, সাত্তাহার, বগুড়া।





FAMILY PICTURE

