

Proposed NU Business Name: **SHOPNO PURI C OSMATCS & GIFT CENTER**



Project identification and prepared by: Md. Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHARIF HOSSAIN
Age	:	23/07/1987 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 Sisters
Address	:	Vill: Raunat, P.O: Raunat, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINARA BEGUM (NURUNNAHAR)
(iii) Father's name	:	A: RAHMAN
(iv) GB member's info	:	Branch: Kapashia, Centre # 36 (Female), Member ID: 2141, Group No: 01 Member since: 17/04/1992 (17 Years) First Loan: BDT 3,000 /-, Existing Loan: 8,000/- Outstanding Loan: Nil
Further Information:		
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-281805
Family's Contact No.	:	01760-301107
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINARA BEGUM (NURUNNAHAR) joined Grameen Bank since 17 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOPNO PURI C OSMATCS & GIFT CENTER
Location	:	Banik Market, Kapashia, Gazipur
Total Investment in BDT	:	BDT 6,86,500/-
Financing	:	Self BDT 6,06,500/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	BDT 220,000 /-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Shampoo, Soap, Oil, Face Wash, Snow Powder, Body Spray, Perfume etc. ▪Average 25% gain on sales. ▪The business is operated by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Kapashia. ▪Agreed grace period is 3 months.

Existing Business

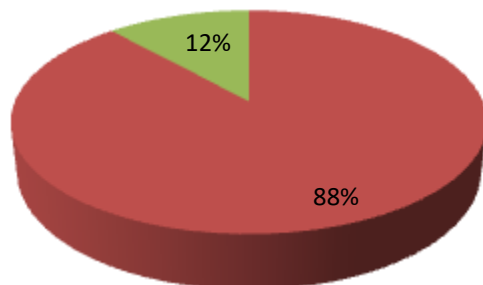
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Shampoo, Soap, Oil, Face Wash, Snow Powder, Body Spray, Perfume, Wedding Materials, Birthday Materials, Jewellery, Make up Items etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Shampoo, Soap, Oil, Face Wash, Snow Powder, Body Spray, Perfume, Wedding Materials, Birthday Materials, Jewellery, Make up Items etc.	2,250	67,500	810,000
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		120	1,440
Salary (self)		5,000	60,000
Generator		300	3,600
Total fixed Cost (D)		9,070	108,840
Net Profit (E) [C-D]		13,430	161,160

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shampoo	37,500	10,000	57,500
Soap	14,000	7,000	21,000
Oil	40,000	16,000	56,000
Pest	30,000	0	30,000
Face Wash	50,000	25,000	75,000
Snow Powder	30,000	12,000	42,000
Body Spray/Perfume	30,000	10,000	50,000
Perse/Bag	10,000	0	10,000
Wedding Materials	20,000	0	20,000
Birthday Materials	20,000	0	20,000
Jewellery	50,000	0	50,000
Make Up Items	20,000	0	20,000
Show Piece	15,000	0	15,000
Other Items	20000	0	20000
Security	2,20,000	0	2,20,000
Total	6,06,500	80,000	6,86,500

Source of Finance



■ Entrepreneur's Contribution 606,500

■ Investor's Investment 80,000

■ Total 686,500

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Shampoo, Soap, Oil, Face Wash, Powder, Body Spray, Perfume, Jewellery, Make up Items etc.	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
Shampoo, Soap, Oil, Face Wash, Powder, Body Spray, Perfume, Jewellery, Make up Items etc.	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		2,000	24,000	30,000	36,000
Electricity Bill		500	6,000	7,800	8,400
Transportation		900	10,800	13,200	15,600
Mobile Bill		400	4,800	6,000	7,200
Entertainment		150	1,800	2,400	3,000
Guard		120	1,440	1,800	2,400
Salary (self)		5,000	60,000	60,000	60,000
Generator		300	3,600	4,200	4,200
Total Fixed Cost		9,370	112,440	125,400	136,800
Net Profit (E) [C-D]		22,130	265,560	271,500	279,945
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	265,560	271,500	279,945
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		253,560	493,060
	Total Cash Inflow	365,560	525,060	773,005
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	253,560	493,060	741,005

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

স্বপ্নপুরী
কসমেটিক্স এন্ড গিফট সেন্টার



স্বপ্নপুরী
কসমেটিক্স এন্ড গিফট সেন্টার
01719-281805



স্বপ্নপুরী কসমেটিক্স এন্ড গিফট
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স্বপ্নপুরী
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মা ফুলের
নেওয়া হয়







विष्णु शक्ति
महाराज मठ
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नाम प्रथागत
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এখানে ফুলের
অর্ডার নেওয়া হয়।

স্বাস্থ্যকর - ০৫ - সামগ্রী

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ক্রিয়াকর্ম







FAMILY PICTURE

