

Proposed NU Business Name: **NIBIR COSMETICS**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOHIUDDIN SHARKAR
Age	:	04-01-1991(26Years)
Education, till to date	:	S .S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Poranpur, P.O:Poranpur, P.S: Carghat, Dist: Rajshahi
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. MORIYEM BEGOM
(iii) Father's name	:	LATE .MD. ABDUL MOTHIN SARKAR
(iv) GB member's info	:	Branch: Bhayalaxmipur,Carghat, Centre # 58 (Female), Member ID:5163/6 , Group No: 10 Member since: 10-10-2005 to 15-02-12 New 18-02-15 to 06-09-17 (09 Years)
Further Information:		First loan: BDT -10,000/-
(v) Who pays GB loan installment	:	Existing loan: BDT 15,000/- Outstanding loan: BDT -Nill Fathers
(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 training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur's Contact No.	:	01723-205907
Wife's Contact No.	:	01745-605510
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bagha,Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORIYEM BEGOM joined Grameen Bank since 9 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NIBIR COSMETICS
Location	:	Kakramari Bazzar, Carghat , Rajshahi
Total Investment in BDT	:	BDT 60,000/-
Financing	:	Self BDT 30,000/-(from existing business) 50% Required Investment BDT 30,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 05 ft= 100 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

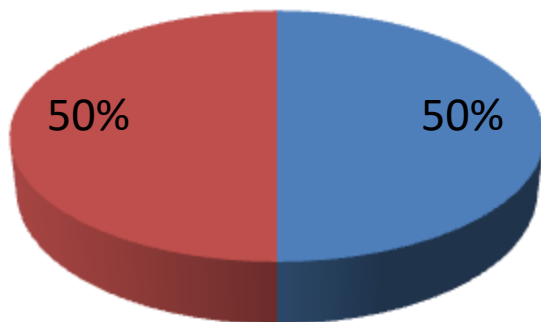
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Cosmetics	700	21,000	252,000
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		150	1,800
Transportation		400	4,800
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		140	1,680
Bank Charge		100	1,200
Mobile Bill		150	1,800
Total fixed Cost (D)		5,840	70,080
Net Profit (E) [C-D]		3,160	37,920

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap (30x30)	1,800	10,000	11,800
Pepsodent (10x100)	1,000	10,000	11,000
Coconut Oil (20x60)	1,200	0	1,200
Powder (10x150)	1,500	5,000	6,500
Fresh Wash (8x150)	1,200	0	1,200
Biscuit (20x15)	300	5,000	5,300
Senora (5x200)	1,000	0	1,000
Others	12,000	0	22,000
Security of Shop	10,000	0	0
Total	30,000	30,000	60,000

Source of Finance



■ Intreprenneur's Contibution 30,000

■ Investor's Investment 30,000

■ Total 60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Cosmetics	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
Cosmetics	840	25,200	302,400	317,520	333,396
Total variable Expense (B)	840	25,200	302,400	317,520	333,396
Contribution Margin CM) [C=(A-B)	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
Rent		800	9,600	9,600	9,700
Electricity Bill		150	1,800	1,900	2,000
Transportation		400	4,800	4,900	5,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1,200	1,200	1,300
Guard		140	1,680	1,700	1,800
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		150	1,800	1,900	2,000
Total Fixed Cost		5,840	70,080	70,500	71,200
Net Profit (E) [C-D)		4,960	59,520	65,580	71,684
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	59,520	65,580	71,684
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		47,520	101,100
	Total Cash Inflow	109,520	113,100	172,784
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	62,000	12,000	12,000
3	Net Cash Surplus	47,520	101,100	160,784

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









