

## Proposed NU Business Name: **RONY COSMETICS**



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Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.RONY HOSSAIN</b>
Age	:	10-10-1994(23Years )
Education, till to date	:	Class-VIII
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Thanapara, P.O:Sardha, 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	:	<b>MST. FOZILA BEGOM</b>
(iii) Father's name	:	<b>MD. OYAJED ALI</b>
(iv) GB member's info	:	Branch:Carghat,Centre # 45 (Female), Member ID:9981, Group No: 02 Member since: 28-01-2011 (06 Years) First loan: BDT -5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT -980
(v) Who pays GB loan installment	:	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	:	07 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.	:	01757-157162
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bagha,Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FOZILA BEGOM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RONY COSMETICS</b>
Location	:	Sardha ,Bazzar, Carghat , Rajshahi
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000/-(from existing business) 69% Required Investment BDT 40,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

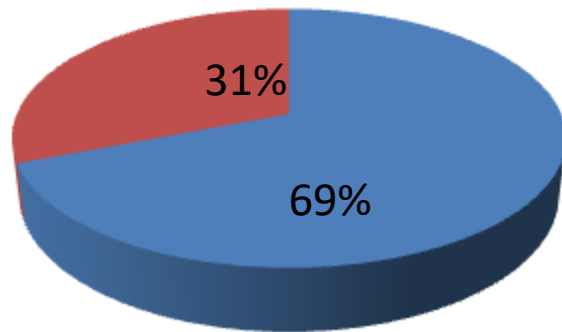
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics, Soap, powder & etc Item	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Cosmetics, Soap, powder & etc Item	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	1,700	51,000	612,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		30	360
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,730</b>	<b>68,760</b>
<b>Net Profit (E) [C-D]</b>		<b>3,270</b>	<b>39,240</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap (250x40)	10,000	20,000	30,000
Pepsodent (80x25)	2,000	5,000	7,000
Coconut Oil (50x60)	3,000	0	3,000
Powder (25x150)	3,750	5,000	8,750
Fresh Wash (40x150)	6,000	0	6,000
Biscuit (40x20)	800	0	800
Others	14,450	10,000	24,450
Security of Shop	50,000	0	50,000
<b>Total</b>	<b>90,000</b>	<b>40,000</b>	<b>130,000</b>

## Source of Finance



- Intreprenuer's Contibution 90,000
- Investor's Investment 40,000
- Total 130,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Cosmetics, Soap,powder &etc Item	25,00	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	25,00	75,000	900,000	945,000	992,250
<b>Less. Variable Expense</b>					
Cosmetics, Soap,powder &etc Item	2,125	63,750	765,000	803,250	843,413
<b>Total variable Expense (B)</b>	2,125	63,750	765,000	803,250	843,413
<b>Contribution Margin CM) [C=(A-B)</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>	<b>141,750</b>	<b>148,838</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,500	7,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		500	6,000	7,000	8,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1,200	1,300	1,400
Guard		30	360	400	500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>5,730</b>	<b>68,760</b>	<b>70,700</b>	<b>72,700</b>
<b>Net Profit (E) [C-D)</b>		<b>5,520</b>	<b>66,240</b>	<b>71,050</b>	<b>76,138</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	<b>66,240</b>	<b>71,050</b>	<b>76,138</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		50,240	105,290
	<b>Total Cash Inflow</b>	<b>116,240</b>	<b>121,290</b>	<b>173,428</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>66,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>50,240</b>	<b>105,290</b>	<b>165,428</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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