

Proposed NU Business Name: **ANNODO COSMATIKS**



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Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAGOR CHONDRO DASH
Age	:	10/12/1991 (26 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	3 Brothers.
Address	:	Vill: Sutrapur P.O: kaliakair P.S: Kaliakair, 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	:	MONIKA RANI DASH
(iii) Father's name	:	ANONTO CHONDRO DASH
(iv) GB member's info	:	Branch: Kaliakair , Centre # 13 (Female), Member ID: 137/1 , Group No: 02 Member since: 20/04/2004 (12 Years) First loan: BDT 5,000 /- Last ioan : 35,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 20,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-590031
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONIKA RANI DASH joined Grameen Bank since 12 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	:	ANNODO COSMATIKS
Location	:	Bott bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 15,0000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 13 ft= 130 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Cosmetics item. ▪ Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪After getting equity fund one employee will be appointed. ▪ The shop is rented. ▪Collects goods from Company. ▪Agreed grace period is 3 months.

Existing Business (BDT)

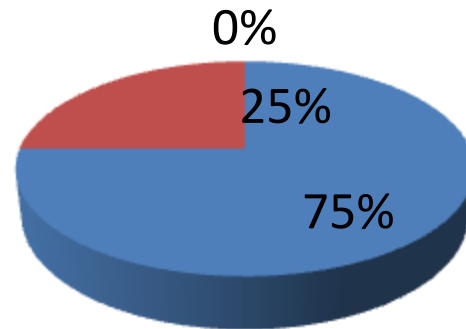
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics item .	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Cosmetics item .	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		250	3,000
Transportation		2,000	24,000
Mobile Bill		100	1,200
Entertainment		200	2,400
Salary (self)		5,000	60,000
Gard		250	3,000
Genator		0	0
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		7,700	92,400

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Sampow	80	150	12,000	50	7,500	19,500
Body spry	90	170	15,300	40	6,800	22,100
Coconat oil	50	180	9,000	20	3,600	12,600
Cosmatic	200	150	30,000	100	15,000	45,000
Dairy khata	25	100	2,500	25	2,500	5,000
Shopich	40	120	4,800	50	6,000	10,800
Tooth past	30	80	2,400	20	1,600	4,000
Sop	180	45	8,100	50	2,250	10,350
Crim	67	150	10,050	30	4,500	14,550
Security			50,000	0	0	50,000
Others			5,850	0	250	6,100
Total			150,000		50,000	200,000

Source of Finance

■ Entrepreneur's contibution 1,50,000
 ■ Investor's Investment 50,000
 ■ Total 2,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Cosmetics item .	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Cosmetics item .	3,200	96000	1152000	1209600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		250	3,000	3,000
Transportation		2,000	24,000	24,000
Mobile Bill		100	1,200	1,200
Entertainment		200	2,400	2,400
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		250	3000	3,000
Genator		0	0	0
Total Fixed Cost		10,300	123,600	123,600
Net Profit (E) [C-D)		13,700	164,400	178,800
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	164,400	178,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		134,400
	Total Cash Inflow	214,400	313,200
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	134,400	283,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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; Bott bazar, Kaliakor
,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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আনন্দ কসমেটিক্স

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মেটিক্স
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প্রোগ্রাম সাফার দাস

এখানে
দেশী-বিদেশী
বিভিন্ন ব্র্যান্ডের
কম্পিউটার সামগ্রী
সুপার বার

FAMILY PICTURE

