

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



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Sonatala unit.Bogra

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SREE SUMON KUMAR SHAHA</b>
Age	:	02-06-1990 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Nagar Para, P.O: Balua hat,.P.S: Sonatala 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	:	<b>Sree Moti Laksmi Rani Shaha.</b>
(iii) Father's name	:	<b>Sree Nikhil Shaha.</b>
(iv) GB member's info	:	Branch: Balua, sonatala, Centre # 09(Female), Member ID: 4548, Group No: 10 Member since: 16-05-2013 (04Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 25,000/-, Outstanding loan: BDT 10,700/-
(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	:	01 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.	:	01767-351457
Mother's Contact No.	:	01737-960824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Sree Moti Laksmi Rani Shaha** joined Grameen Bank since 04 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	:	<b>MA COSMETICS</b>
Location	:	Balua hat, Sonatala, Bogra.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods; School Bag, Shampoo, Body Spray, Hair Oil, Talcom Powder, Soap, Pest, Cream, Belt etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪One employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bogra Bazer, Bogra</li> <li>▪Agreed grace period is 3 months.</li> </ul>

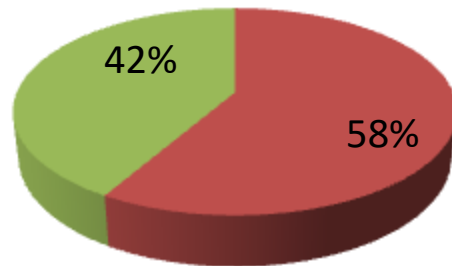
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics items	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Cosmetics items	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		200	2,400
Generator		150	1,800
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,750</b>	<b>93,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,250</b>	<b>87,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
School bag	15	600	9,000	15	600	9,000	18,000
Shampo	45	300	13,500	45	300	13,500	27,000
Boday spry	35	220	7,700	35	220	7,700	15,400
Hear oil	60	150	9,000	55	150	8,250	17,250
Telcum powder	55	65	3,575	38	65	2,470	6,045
soap	265	40	10,600	150	40	6,000	16,600
Thoth pest	80	100	8,000	1	100	100	8,100
Others	1	8625	8,625	1	2980	2,980	11,605
<b>Total</b>	<b>556</b>	<b>10100</b>	<b>70000</b>	<b>340</b>	<b>4455</b>	<b>50000</b>	<b>120000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cosmetics items	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Cosmetics items	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		200	2,400	2,400	2,400
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,750</b>	<b>93,000</b>	<b>93,000</b>	<b>93,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,250</b>	<b>123,000</b>	<b>133,800</b>	<b>145,140</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	123,000	133,800	145,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,000	216,800
	<b>Total Cash Inflow</b>	<b>173,000</b>	<b>236,800</b>	<b>361,940</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,000</b>	<b>216,800</b>	<b>341,940</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:01  
Experience & Skill : 11 Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Baluahat, Sonatala, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# Family picture

