

Proposed NU Business Name: **M/S MILON COSMETICS STORE**



Project identification and prepared by: Md. ROKON UDDIN,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MILON RANA
Age	:	18-08-1993 (24 Years)
Education, till to date	:	HSC
Marital status	:	Unarried
Children	:	Nil
No. of siblings:	:	02 Brother
Address	:	Vill: Dorshonpara P.O:Keshorhat P.S: Mohanpura 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	:	MOST. ALTAFUN BIBI
(iii) Father's name	:	MD. AMIRUL ISLAM
(iv) GB member's info	:	Branch: Rayghati Mohanpur Centre # 58(Female), Member 8636 Group No: 10 Member since: 10-12-2011 (6Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 12,923/-
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	:	Four years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-122885
Mother's Contact No.	:	01821-256196
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALTAFUN BIBI 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.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MILON COSMETICS STORE
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT1,50,000/=
Financing	:	Self BDT 1,00,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pesht,Koeal,Sope,Brash,Mehedi,Pauder,Sno etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from Dhaka,Rajshahi. Agreed grace period is 3 months

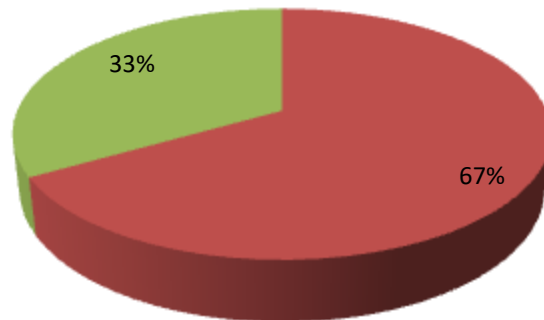
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics item	6,000	1,80,000	21,60,000
Total Sales (A)	6,000	1,80,000	21,60,000
Less. Variable Expense			
Cosmetics item	5,100	1,53,000	18,36,000
Total variable Expense (B)	5,100	1,53,000	18,36,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000
Less. Fixed Expense			
Rent			
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Transportation		4,000	48,000
Salary (self)		5,000	60,000
Entertainment		250	3,000
Guard Bill		100	1,200
Total fixed Cost (D)		10,000	1,20,000
Net Profit (E) [C-D]		17,000	2,04,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shop	100	25	3,750	-	-	-	3,750
Ditergen Powder	60	44	2,640	-	-	-	2,640
Naricel Oill	50	70	3,500	-	-	-	3,500
Crim	100	95	9,500	-	-	-	9,500
Facewash	200	60	12,000	-	-	-	12,000
Perfiom	80	200	16,000	-	-	-	16,000
Laxary Powder	40	40	1,600	-	-	-	1,600
Stashonary Item	-	-	30,000	-	-	15,000	45,000
Cosmetics Item	-	-	-	-	-	35,000	35,000
Others Item	-	-	22,560	-	-	-	22,560
Total	630		1,00,000			50,000	1,50,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics item	8,000	2,40,000	28,80,000	30,24,000	31,75,200
Total Sales (A)	8,000	2,40,000	28,80,000	30,24,000	31,75,200
Less. Variable Expense					
Cosmetics item	6,800	2,04,000	24,48,000	25,70,400	26,98,920
Total variable Expense (B)	6,800	2,04,000	24,48,000	25,70,400	26,98,920
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent					
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		500	6,000	6,500	7,000
Transportation		5,000	60,000	62,000	65,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)					
Entertainment		400	4,800	5,000	5,500
Guard Bill		100	1,200	1,200	1,200
Bank Charge		100	1,200	1,200	1,200
Non Cash Item					
Depreciation					
Total Fixed Cost		11,500	1,38,000	1,40,900	1,45,400
Net Profit (E) [C-D]		24,500	2,94,000	3,12,700	3,30,880

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	50,000		
1.2	Net Profit	2,94,000	3,12,700	3,30,880
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		2,74,000	5,66,700
	Total Cash Inflow	3,44,000	5,86,700	8,97,580
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,74,000	5,66,700	8,77,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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









Oral-B

Super Gum

Oral-B

Oral-B

Oral-B



FAMILY PICTURE

