

Proposed NU Business Name: **SAHRIAR KIDS COSMETICS**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHADAT HOSSAIN
Age	:	02-03-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Maizbariya ; P.O Kalidah ; P.S: Feni Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI SURMA
(iii) Father's name	:	ABDUL MAZID
(iv) GB member's info	:	Branch: Kalidaho, Feni, Centre # 20 (Female), Member ID: 3526, Group No: 06 Member since: 17-05-1998 To 29-09-2009(06 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nill
(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	:	11 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Remittance
Entrepreneur Contact No.	:	01818-645831
Family's Contact No.	:	01824-779715
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI SURMA joined Grameen Bank since 11 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	:	SAHRIAR KIDS COSMETICS
Location	:	New Market, Feni
Total Investment in BDT	:	BDT 850,000/-
Financing	:	Self BDT 780,000/- (from existing business) 92% Required Investment BDT 70,000/- (as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	500,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Baby Dress, Cosmetics Etc.▪Average 25% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Baby Dress, Cosmetics Etc	5,500	165,000	1980000
Total Sales (A)	5,500	165,000	1980000
Less Variable Expense			
Baby Dress, Cosmetics Etc	4,125	123,750	1485000
Total variable Expense (B)	4,125	123,750	1485000
Contribution Margin (CM) [C=(A-B)]	1,375	41,250	495000
Less Variable Expense			
Rent		5,000	60000
Electricity bill		2,000	24000
Transportation		2,000	24000
Salary (self)		5,000	60000
Salary (staff)		10,000	120000
Entertainment		500	6000
Generator		350	4200
Mobile bill		300	3600
Total fixed cost (D)		25,150	301800
Net Profit (E)= [C-D]		16,100	193200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Shirt	100	300	30,000	50	300	15,000	45,000
Pant	100	350	35,000	50	350	17,500	52,500
T-Shirt	80	300	24,000	60	300	18,000	42,000
Frog	250	400	100,000	50	250	12,500	112,500
Scut	40	350	14,000	0	0	0	14,000
Cosmetics	0	0	40,000	0	0	7,000	47,000
Bra, Panty	30	600	18,000	0	0	0	18,000
Others	0	0	19000	0	0	0	19000
Security	1	0	500,000	0	0	0	500,000
Total	491		780,000	0	0	70,000	850,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Baby Dress, Cosmetics Etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Baby Dress, Cosmetics Etc	4,500	135,000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135,000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540000	567000	595350
Less fixed Expense					
Rent		5,000	60000	30,000	30,000
Electricity bill		2,000	24000	25,200	26,460
Transportation		2,000	24000	25,200	26,460
Salary (self)		5000	60000	60,000	60,000
Salary (staff)		10,000	120000	120,000	120,000
Entertainment		500	6000	6,300	6,615
Generator		350	4200	4,410	4,631
Mobile bill		300	3600	3,780	3,969
Total fixed cost (D)		25,150	301800	274,890	278,135
Net Profit (E)= [C-D]		19,850	238200	292,110	317,216
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	238200	292,110	317,216
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		210,200	474,310
	Total Cash Inflow	308,200	502,310	791,526
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	210,200	474,310	763,526

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 18 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





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মহা বাচ্চাদের খেলনা আমরাই পাওয়া যায়।
(সাপোর্ট) দোকান নং- ৭৯, ফেনী।





FAMILY PICTURE

