

Proposed NU Business Name: **M/S JONONI COSMETIC**



Project identification and prepared by: Md. Shah Alom
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MUNSUR RHAMAN
Age	:	10-08-1991 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Doaghter
No. of siblings:	:	-
Address	:	Vill: West Alohalı, P.O: Dupchachia , P.S: Dupchachia, 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	:	MST. TAHMINA BEGUM
(iii) Father's name	:	MD. RAISUDDIN BABU
(iv) GB member's info	:	Branch: Birkedar kahalu, Centre # 75 (Female), Member ID: 8117/1, Group No: 06 Member since: 20-03-1994 (06 Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: BDT: Nil
(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	:	15 years experience in running business 15 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-952885
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Lt. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TAHMINA BEGUM joined Grameen Bank since 23 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JONONI COSMETIC
Location	:	New Market, Dupchachia, Bogra
Total Investment in BDT	:	BDT 303,000/-
Financing	:	Self BDT 203,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 06 ft= 48 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Coconut oil, Lotion, Soap, Face Wash, Snow, Cream etc.▪ 15% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Bogra,Nogon▪Agreed grace period is 3 months.

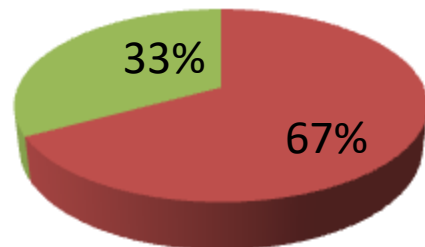
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Lotion, Shop, Face Wash, Snow	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Lotion, Shop, Face Wash, Snow	4,250	127500	1530000
Total variable Expense (B)	4,250	127500	1530000
Contribution Margin (CM) [C=(A-B)	750	22500	270000
Less Variable Expense			
Rent		1,700	20400
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5,000	60000
Genaretor		150	1800
Salary (staf)		5,000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		13,350	160200
Net Profit (E)= [C-D]		9,150	109800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil	60	300	18000	100	300	30000	48000
Sant	120	150	18000	0	28	0	18000
Shop	120	60	7200	0	2000	0	7200
Sampo	180	160	28800	0	20000	0	28800
Imitation	100	150	15000	100	250	25000	40000
Bag	15	300	4500	100	300	30000	34500
Nikles	200	200	40000	100	150	15000	55000
others	115	100	11500	0	0	0	11500
Security	1	60,000	60000	0	0	0	60000
Total	911	0	203,000	400	0	100,000	303000

Source of Finance



- Entrepreneur's Contribution 203,000
- Investor's Investment 100,000
- Total 303,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Lotion, Shop, Face Wash, Snow	7,000	210000	2520000	2646000	2778300
Total Sales (A)	7,000	210000	2520000	2646000	2778300
Less Variable Expense					
Lotion, Shop, Face Wash, Snow	5,950	178500	2142000	2249100	2361555
Total variable Expense (B)	5,950	178500	2142000	2249100	2361555
Contribution Margin (CM) [C=(A-B)]	1,050	31500	378000	396900	416745
Less Variable Expense					
Rent		1,700	20400	21420	22491
Electricity bill		500	6000	6300	6615
Transportation		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary(Staff)		10,000	120000	126000	132300
Genaretor		150	1800	1890	19845
Entertainment		300	3600	3780	3969
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		18,750	225000	236250	2480625
Net Profit (E)= [C-D]		12,750	153000	160650	1686825
Investment Payback			40,000	40,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	153000	160650	1686825
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113,000	233,650
	Total Cash Inflow	253,000	273650	1920475
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	113,000	233650	1880475

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; New Market, Dupchachia,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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জুয়েলারী

কসমোডার্ন
গ্যাজেট ব্যারাইটি স্টোর





FAMILY PICTURE

