

Proposed NU Business Name: NEW SAJGHAR COSMETICS & SHOES



Project identification and prepared by: MD. Habibullah
Kaliganj, Gazipur

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	DURJOY KUMAR BIR
Age	:	01-02-1999 (19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 sister
Address	:	Vill: Mulgao P.O: Kaliganj P.S: Kaliganj 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	:	BISHAKHA BIR
(iii) Father's name	:	AMOL KAYSAR
(iv) GB member's info	:	Branch :Kaliganj Centre 35 (Female), Member ID: 4619 , Group No: 02 Member since: 11-10-2009 (08Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 25,000, Outstanding Loan: 79500
(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.)	:	No
Business Experiences and Training Info	:	No experience in running business.03 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01999316156
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj,Gazipur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BISHAKHA BIR joined Grameen Bank since 08 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

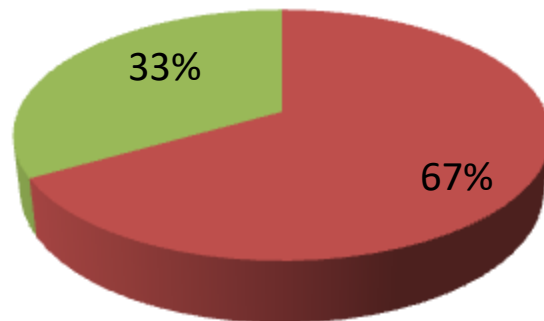
Business Name	:	NEW SAJHGAR COSMETICS & SHOES
Location	:	Mulgao,R.F.L gate ,Kaliganj,Gazipur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 12 ft=96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Body spray, Soap,Cosmetics, Shoes ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Kaliganj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Body spray, Soap, Cosmetics, Shoes ,e.t.c	2700	81000	972000
		0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Body spray, Soap,Cosmetics, Shoes ,e.t.c	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Body spray	20	1,000	20,000	20	1000	20,000	40,000
Soap	20	500	10,000	20	500	10,000	20,000
Cosmetics	30	500	15,000	20	1000	20,000	35,000
Shoes	20	1000	20,000			0	20,000
			0			0	0
			0			0	0
Others						0	0
			0			0	0
Security			35,000			0	35,000
			0			0	0
	128	3000	100,000	60	2500	50,000	150000

Source of Finance



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

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Body spray, Soap,Cosmetics, Shoes ,e.t.c	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Body spray, Soap,Cosmetics, Shoes ,e.t.c	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7200	86400	86800	87200
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 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

নিউ সাজ ঘর কসমেটিকস্ এন্ড সুজ ষ্টোর



এখানে সকল প্রকার প্রসাধনী
ও জুতা পাওয়া যায়।



প্রাণ আর, এফ, এল, ৭নং গেইট, মুলগাঁও, কালীগঞ্জ, গাজীপুর।

মোবাঃ ০১৯১৮ ৪০৩৮৮২









FAMILY PICTURE

