

**Proposed NU Business Name: SUMAIYA COSMETICS & KHELAGHOR**



Project identification and prepared by: Monoj kumar sarkar,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.TIPU SULTAN</b>
Age	:	15-10-1984(34Years )
Education, till to date	:	Class-VI
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 05 Sisters
Address	:	Vill: Uttar Gaopara, P.O:Bagha, P.S: Bagha, 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	:	<b>MST. FORIDA BEGUM</b>
(iii) Father's name	:	<b>LATE.MAJED JAHANGIR</b>
(iv) GB member's info	:	Branch:Monigram, Centre # 17 (Female), Member ID:1345/3, Group No: 01 Member since: 7-11-2010 (07 Years) First loan: BDT -5,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT -56,240
(v) Who pays GB loan installment	:	Fathers
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur's Contact No.	:	01737-312971
Wife's Contact No.	:	01722-260753
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bagha,Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FORIDA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

# Proposed Nobin Udyokta Business Info

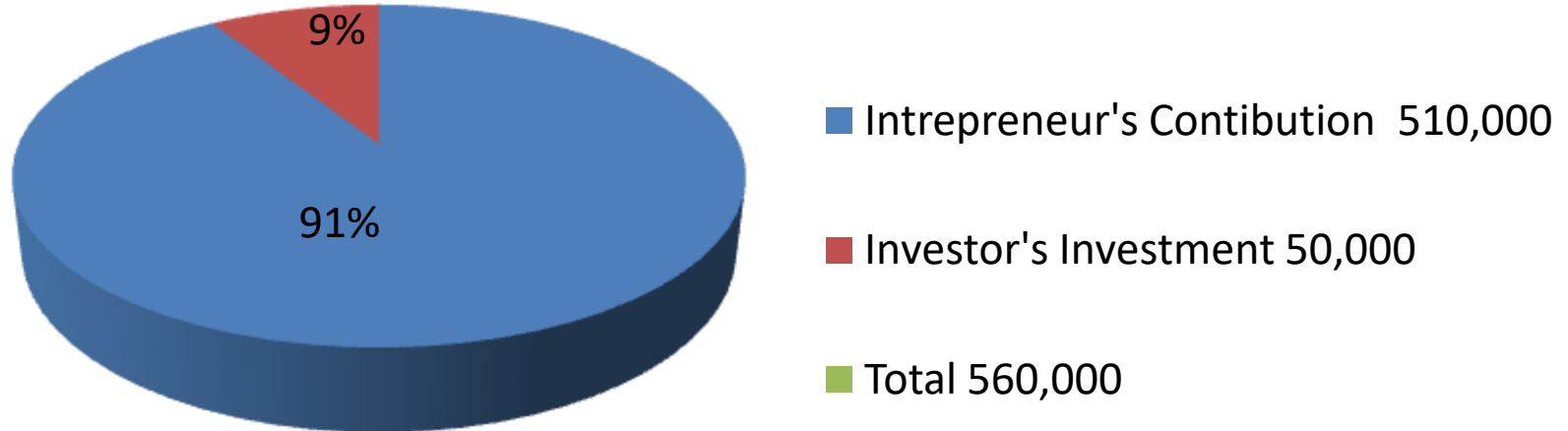
Business Name	:	<b>SUMAIYA COSMETICS &amp; KHELAGHOR</b>
Location	:	Bagha ,Bazzar, Rajshahi
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 510,000/-(from existing business) 91% Required Investment BDT 50,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 5 ft= 100 square ft
Security of the shop	:	BDT 210,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics, Soap, powder & etc Item	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	8,000	240,000	2,880,000
<b>Less. Variable Expense</b>			
Cosmetics, Soap, powder & etc Item	6,400	192,000	2,304,000
<b>Total variable Expense (B)</b>	6,400	192,000	2,304,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,800	45,600
Electricity Bill		600	72,00
Transportation		1000	12,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		200	2,400
Guard		200	2,400
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>14,100</b>	<b>169,200</b>
<b>Net Profit (E) [C-D]</b>		<b>33,900</b>	<b>406,800</b>

			Total
Soap (1,000x40)	40,000	10,000	50,000
Pepsodent (400x50)	20,000	10,000	30,000
Oil (800x50)	40,000	0	40,000
Powder (200x150)	30,000	10,000	40,000
Fresh Wash (200x100)	20,000	10,000	30,000
Shampu (250x200)	50,000	10,000	60,000
	0	0	0
Others	100,000	0	100,000
Security of Shop	210,000	0	210,000
<b>Total</b>	<b>510,000</b>	<b>50,000</b>	<b>560,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
cosmetics, Soap,powder &etc Item	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Less. Variable Expense</b>					
cosmetics, Soap,powder &etc Item	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total variable Expense (B)</b>	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
Rent		3,800	45,600	47,000	50,000
Electricity Bill		600	72,000	7,500	9,000
Transportation		1000	12,000	13,000	15,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	40,000
Entertainment		200	2,400	2,500	3,000
Card		200	2,400	2,500	3,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	3,000
<b>Total Fixed Cost</b>		<b>14,100</b>	<b>169,200</b>	<b>172,300</b>	<b>184,400</b>
<b>Net Profit (E) [C-D]</b>		<b>45,900</b>	<b>91,800</b>	<b>583,700</b>	<b>609,400</b>



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

Sl #	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	<b>91,800</b>	<b>583,700</b>	<b>609,400</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		71,800	635,500
	<b>Total Cash Inflow</b>	<b>141,800</b>	<b>655,500</b>	<b>1,244,900</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<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>71,800</b>	<b>635,500</b>	<b>1,224,900</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



শৌখিন  
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স্নানক

Karoline

পুনের বাড়ি গাঢ়কর, গাম্পুর গা-করিতপার

পুনের বাড়ি গাঢ়কর, গাম্পুর গা-করিতপার













Logo of the organization (top left)

राष्ट्रीय मानव अधिकार आयोग (National Human Rights Commission)

मानव अधिकार प्रमाणपत्र (Human Rights Certificate)

नाम: श्री/श्रीमती (Name: Mr./Mrs.)

पता: (Address)

दिनांक: (Date)