

Proposed NU Business Name: **MIZEN VEDIO AND COSMETICES**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: : Shush anta Kumar Bishash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZIM UDDIN
Age	:	01-01-1992 (23Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02Brothers ,01 Sister
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, 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	:	NASIMA AKTER
(iii) Father's name	:	ABU NASER
(iv) GB member's info	:	Branch:Chorparboty companiongong , Centre # 54(Female), Member ID: 2472, Group No: 03 Member since: 2007to 2012 till (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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	:	2 years experience in running business. 2 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819070987
Family's Contact No.	:	01859459531
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA AKTER joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

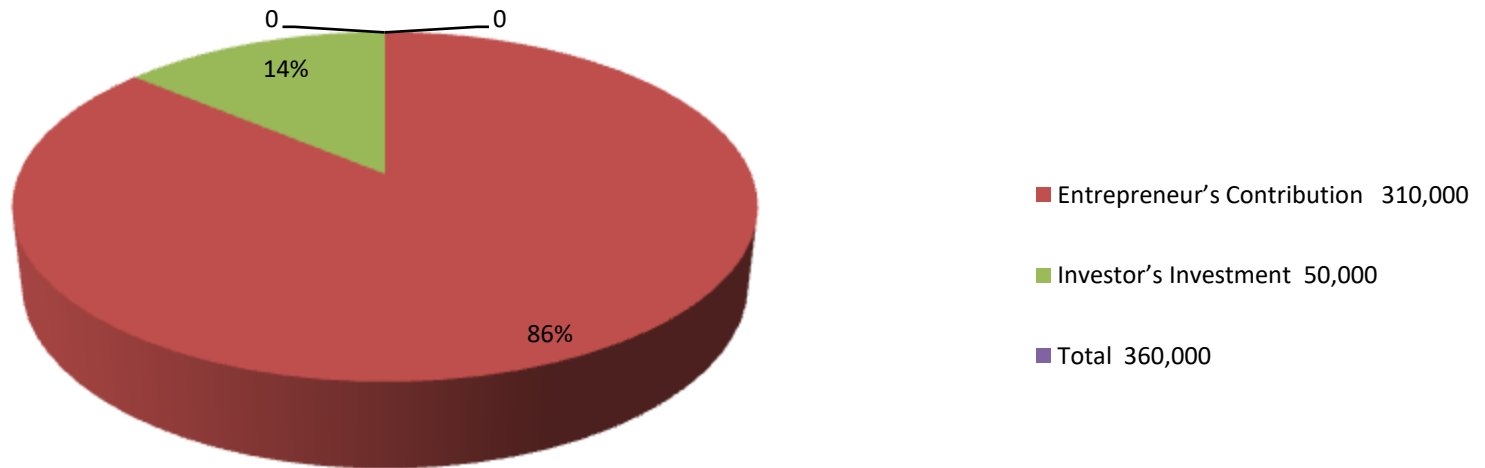
Business Name	:	MIZEN VEDIO AND COSMETICES
Location	:	Main road, Chowdharyhat, Companigong, Nohakhali.
Total Investment in BDT	:	BDT 3,60,000 /-
Financing	:	Self BDT 3,10,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50 square ft
Security of the shop	:	200,000/=
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Cosmetics, Biyer sagni items etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund 01 will be appointed ▪The shop is rented. ▪Collects goods from Dagonbhuyain. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics, Biyer sagni items etc.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Cosmetics, Biyer sagni items etc.	1750	52500	630000
Total variable Expense (B)	1750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less. Fixed Expense			
Rent		2000	24000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		50	600
Generator		150	1800
Mobile bill		500	6000
Total fixed Cost (D)		9300	111600
Net Profit (E) [C-D]		13200	158400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	0	0	30000	0	0	25000	55000
Biyer sagni	0	0	60000	0	0	25000	85000
Others	0	0	20000	0	0	0	20000
Security	0	0	200000	0	0	0	200000
Total	0	0	310000	0	0	50000	360000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd years
Revenue (sales)					
Cosmetics, Biyer sagni items etc.	4610	138300	1659600	1742580	1829709
Total Sales (A)	4610	138300	1659600	1742580	1829709
Less. Variable Expense					
Cosmetics, Biyer sagni items etc.	3227	96810	1161720	1219806	1280796.3
Total variable Expense (B)	3227	96810	1161720	1219806	1280796.3
Contribution Margin (CM) [C=(A-B)]	1383	41490	497880	522774	548912.7
Less. Fixed Expense					
Rent		2000	24000	24000	24000
Electricity Bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	8600	8800
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile Bill		700	8400	8600	8800
Total fixed Cost (D)		15500	186000	194000	194800
Net Profit (E) [C-D]		25990	311880	327474	343847.7
Investment payback			20000	20000	20000

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	311880	327474	343847.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		291,880	599,354
	Total Cash Inflow	361,880	619,354	943,202
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	20000	20000
3	Net Cash Surplus	291,880	599,354	923,202

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill :02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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ভয়েস বাডেল

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FAMILY PICTURE

