

## Proposed NU Business Name: **SAIMA COSMETICES**



Project identification and prepared by:MDBellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD.SABUJ</b>
Age	:	02-02-1987(30 Years)
Education, till to date	:	Class eight.
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Villi: Jayloskor, P.O: Jayloskor, 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	:	<b>ASIYA KHATU</b>
(iii) Father's name	:	<b>LETE:SAYRAJUL HAQ</b>
(iv) GB member's info	:	Branch:Jayloskor , Centre # 18(Female), Member ID: 1275/1, Group No:02 Member since: 2000 to 2015 till(15yeras) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20,000, 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	:	5 years experience in running business. He has 03 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824628491
Mother's Contact No.	:	08137621284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASIYA KHATU** joined Grameen Bank since years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

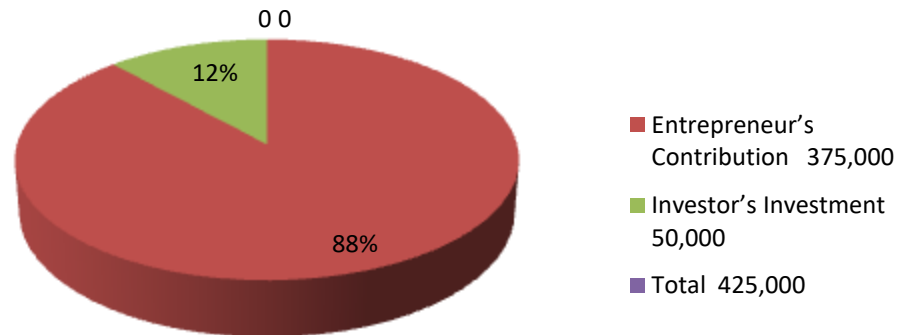
Business Name	:	<b>SAIMA COSMETICES</b>
Location	:	Motion plaza,Siloniya Bazar, Dagonvuiyan.Feni.
Total Investment in BDT	:	BDT 425,000/-
Financing	:	Self BDT 375,000/-(from existing business) 88% Required Investment BDT 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics items etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka &amp; Chit gonging.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics items etc	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Cosmetics items etc	4000	120000	1440000
<b>Total Variable exp. (B)</b>	4000	120000	1440000
<b>Contribution Margin CM [C= (A-B)]</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		2500	30000
Electricity bill		1500	18000
Transportation		6000	72000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		40	480
Generator		0	0
Mobile bill		700	8400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetices	0	0	250000	0	0	50000	300000
Bag	50	500	25000	0	0	0	25000
Security	0	0	100000	0	0	0	100000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>375000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>425000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics items etc	7490	224700	2696400	2831220	2972781
<b>Total Sales (A)</b>	7490	224700	2696400	2831220	2972781
less variable Expenses					
Cosmetics items etc	5992	179760	2157120	2264976	2378224.8
Total variable Expenses (B)	5992	179760	2157120	2264976	2378224.8
<b>Contribution Margin (CM)= (A-B)</b>	1498	44940	539280	566244	594556.2
<b>Less Fixed Expenses</b>					
Rent		2500	30000	30000	30000
Electricity bill		1700	20400	20600	20800
Transportation		6500	78000	78200	78400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		40	0	480	480
Generator		0	0	0	0
Mobile bill		900	10800	11000	11200
<b>Total Fixed Cost</b>		26840	321600	322680	323280
<b>Net Profit (E) (C-D)</b>	0	18100	217200	228060	239463
Investment Breakback	0	0	217200	228060	239463



# 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	50,000		
1.2	Net Profit	217200	228060	239463
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		197,200	405,260
	<b>Total Cash Inflow</b>	<b>267,200</b>	<b>425,260</b>	<b>644,723</b>
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>197,200</b>	<b>405,260</b>	<b>624,723</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 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



































