

Proposed NU Business Name: **KUREGOR COSMETICS AND GIFT CORNER**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOFIQUUL ISLAM
Age	:	14-12-1997 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Zinjira, P.O: Birulia, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	SHAHABUDDIN
(iv) GB member's info	:	Branch: Ashulia, Centre # 01 (Female), Member ID: 155617, Group No: 02 Member since: 05-10-2010 (07 Years) First loan: BDT 20,000 Taka.
Further Information:		Existing loan: BDT 35,000/-, Outstanding loan: 32,690/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(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.)	:	Cosmetics and Gift item business.
Business Experiences and Training Info	:	2 years experience in running business. 1 Years in own business He has training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-750096
Family's Contact No.	:	01753-841594
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM Joined Grameen Bank Since 7 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	KUREGOR COSMETICS AND GIFT CORNER
Location	:	Zinjira, Birulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000 (from existing business) 63% Required Investment BDT 60,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 12ft = 120 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Cosmetics and Gift item business.▪The business is operating by entrepreneur. Existing no Employees.▪The business is under won.▪Collects goods from Chock Bazar.▪Agreed grace period is 3 months.

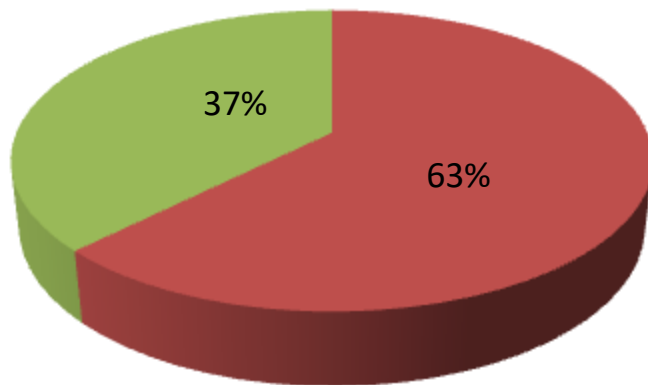
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics and Gift item	2000	60000	720000
	0	0	0
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Cosmetics and Gift item	1700	51000	612000
Total variable Expense (B)	1,700	51000	612000
Contribution Margin (CM) [C=(A-B)	300	9000	108000
Less Variable Expense			
Rent		0	0
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		6,400	76800
Net Profit (E)= [C-D]		2,600	31200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics item, Ponds, Body spree, Snow, Oil etc			70,000			40,000	110,000
Gift item			7,000			10,000	17,000
Barmise Shoes			12,000			10,000	22,000
Paper, Pencile, Raber etc			11,000				11,000
Total	0	0	100,000	0	0	60,000	160,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cosmetics and Gift item	2500	75000	900000	945000	992250
	0	0	0	0	0
Total Sales (A)	2500	75000	900000	945000	992250
Less Variable Expense			0		
Cosmetics and Gift item	2125	63750	765000	803250	843412.5
			0		
Total variable Expense (B)	2,125	63750	765000	803250	843412.5
Contribution Margin (CM) [C=(A-B)	375	11250	135000	141750	148837.5
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		500	6000	6500	7000
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		7,000	84,000	85,100	86200
Net Profit (E)= [C-D]		4250	51000	56,650	62637.5
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	51,000	56,650	62637.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		27,000	59650
	Total Cash Inflow	111000	83650	122287.5
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	27,000	59650	98287.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Zinjira, Birulia, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

কুঁড়েঘর কসমেটিক্স এন্ড গিফট কর্ণার

প্রোঃ শফিকুল ইসলাম

এখানে কসমেটিক্স সামগ্রী
সহ খাতা কলম এবং জুতা
সেডেল বিক্রয় করা হয়।

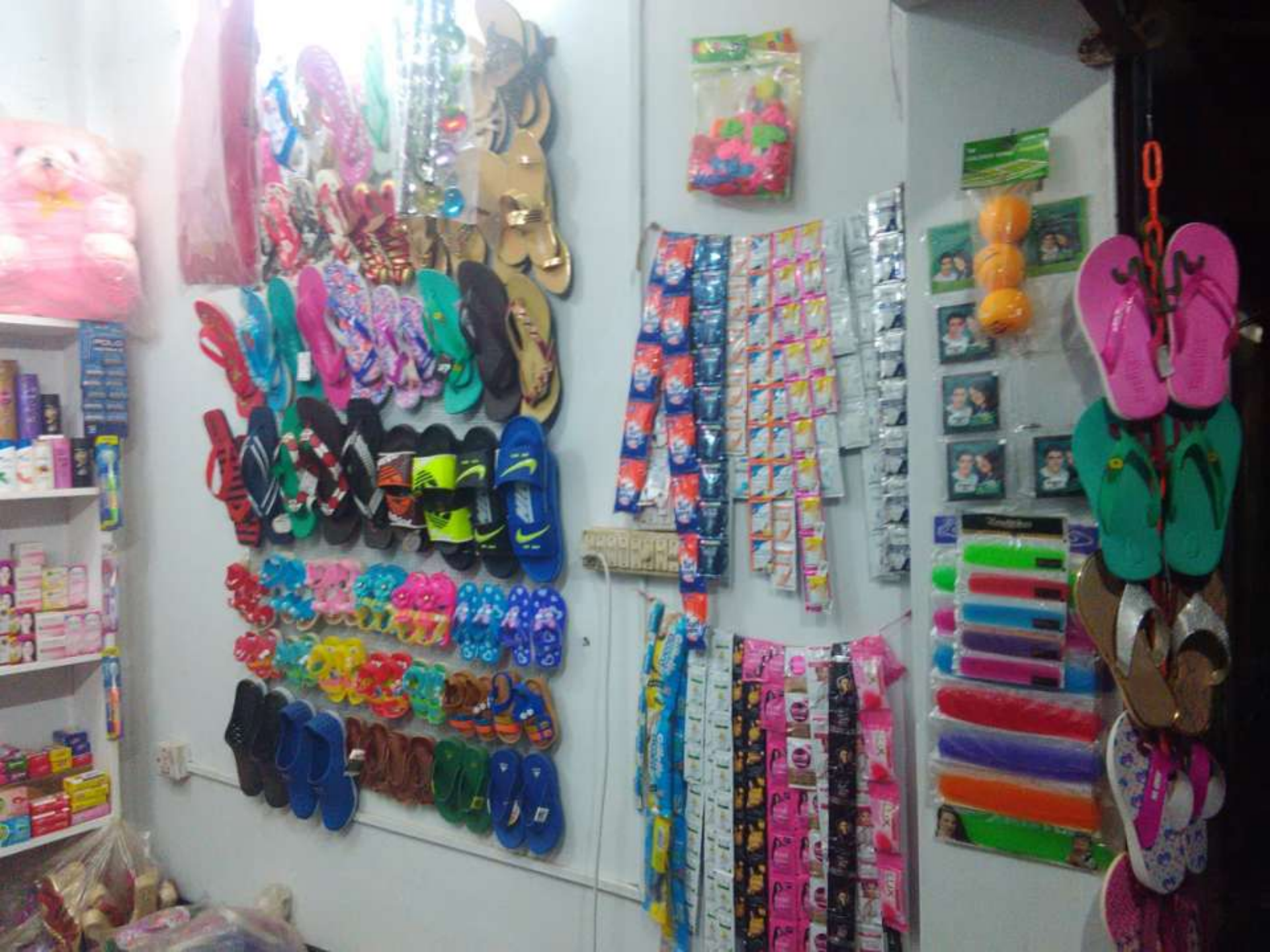


জিনজিরা, সাভার, ঢাকা।
মোবাঃ ০১৯২১-৭৫০০৯৬













FAMILY PICTURE