

Proposed NU Business Name: **NEW BROTHERS COSMETICS**

Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIR HOSSAIN
Age	:	18/03/1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother and 3 Sisters
Address	:	Vill: Dewna, P.O: Bhulesshor-1743, P.S: Kapashia, 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	:	SHIRINA
(iii) Father's name	:	LOKMAN HOSSAIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7752/1, Group No: 01 Member since: 20/04/1999 to 2007 (08 Years) First Loan: BDT 5,000 /-, Existing Loan: 15,000/- Outstanding Loan: Nil
Further Information:		
(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	:	07 years experience in running business. He has 04 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-520984
Family's Contact No.	:	01773-139017
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRINA 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 BROTHERS COSMETICS
Location	:	Hailjor School Market, Kapashia, Gazipur
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 77% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Soap, Oil, Cosmetics, Wedding Items, Bakery Items, Soft Drinks, Stationary Items, Sandals etc.▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Chokbazar, Dhaka.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Soap, Oil, Cosmetics, Wedding Items, Bakery Items, Soft Drinks, Stationary Items, Sandals etc.	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Soap, Oil, Cosmetics, Wedding Items, Bakery Items, Soft Drinks, Stationary Items, Sandals etc.	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Generator		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,050	84,600
Net Profit (E) [C-D]		16,950	2,03,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty	Unit Price	Total	Qty	Unit Price	Total	
Soap	500 P	40	20,000	300 P	40	12,000	32,000
Oil	200 P	150	30,000	150 P	150	22,500	52,500
Cosmetics	-	-	50,000	-	-	20,000	70,000
Wedding Items	-	-	25,000	-	-	-	25,000
Bakery Items	-	-	10,000	-	-	10,000	20,000
Soft Drinks	20 Case	450	9,000	10 Case	450	4,500	13,500
Stationary Items	-	-	20,000	-	-	-	20,000
Sandals	-	-	60,000	-	-	-	60,000
Other Items	-	-	6,000	-	-	1,000	7,000
Total			2,30,000			70,000	3,00,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Soap, Oil, Cosmetics, Wedding Items, Bakery Items, Soft Drinks, Stationary Items, Sandals etc.	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Total Sales (A)	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Less. Variable Expense					
Soap, Oil, Cosmetics, Wedding Items, Bakery Items, Soft Drinks, Stationary Items, Sandals etc.	4,400	1,32,000	15,84,000	16,63,200	17,46,360
Total variable Expense (B)	4,400	1,32,000	15,84,000	16,63,200	17,46,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	3,96,000	4,15,800	4,36,590
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,600	7,200
Transportation		1,200	14,400	18,000	21,600
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Generator		300	3,600	4,200	4,800
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,500	90,000	95,260	1,00,400
Net Profit (E) [C-D]		25,500	3,06,000	3,20,540	3,36,190
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	3,06,000	3,20,540	3,36,190
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,78,000	5,70,540
	Total Cash Inflow	3,76,000	5,98,540	9,06,730
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	2,78,000	5,70,540	8,78,730

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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



জাতীয় শক্তি
সামাজিক বৃত্ত

গ্রামীণ শক্তি সামাজিক ব

(৪)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

র নাম: নির্ভীক বাদশাহ কুমিল্লা

টার নাম: বঙ্গবন্ধু মিয়া, গাওঁসার প্রকল্প প্রস্তাব গ্রহণের তারিখ

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্বনির্মিত হোষ্টেল

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জন্ম তারিখ: ১৮/০৩/১৯৮৬ জাতীয় পরি

গত যোগ্যতা: এম. এম. সি

ইক অবস্থা: বিবাহিত

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FAMILY PICTURE

