

## Proposed NU Business Name: **BABU COSMETICS**



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Bagha Unit, Rajshahi

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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. BABUL HOSSAIN</b>
Age	:	02-09-1983(34Years )
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Thana Para, P.O:Sordoh, P.S: Char Ghat, 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. HOSSNE ARA</b>
(iii) Father's name	:	<b>LATE. IMAN ALI</b>
(iv) GB member's info	:	Branch:Char Ghat,Centre # 63 (Female), Member ID:5759/1, Group No: 02 Member since: 20-05-2012 to 15-05-2015 New 06-08-2017 (03 Years)
Further Information:		First loan: BDT -5,000/-
	:	Existing loan: BDT 5,000/- Outstanding loan: BDT -4230
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Cow Business
Entrepreneur's Contact No.	:	01765-822282
Wife's Contact No.	:	01670617554
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bagha,Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HOSSNE ARA** joined Grameen Bank since 03 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

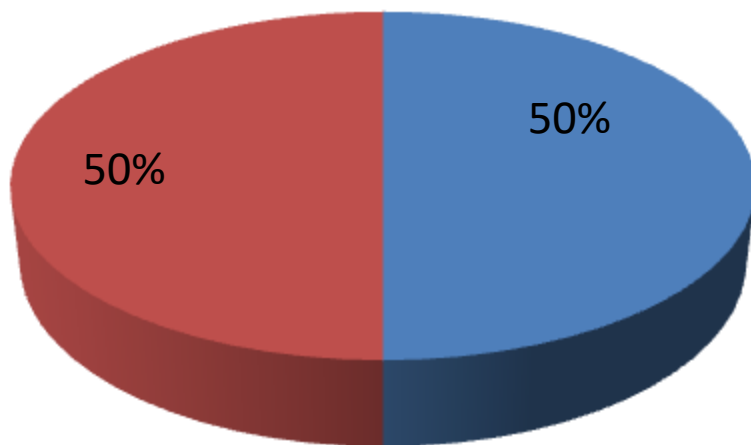
Business Name	:	<b>BABU COSMETICS</b>
Location	:	Sordoh Bazzar, Rajshahi
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	05 ft x 10 ft= 50 square ft
Security of the shop	:	-
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 15% 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	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Cosmetics, Soap, powder &etc Item	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	1,700	51,000	612,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		612	7,344
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staff)			
Entertainment			
Guard		30	360
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,342</b>	<b>64,104</b>
<b>Net Profit (E) [C-D]</b>		<b>3,658</b>	<b>43,896</b>

			Total
Soap	5,000	10,000	15,000
Perfume	5,000	0	5,000
Oil	5,000	10,000	15,000
Cosmetic Items	10,000	10,000	20,000
Khata Pen	5,000	0	5,000
Ladies Item	5,000	0	5,000
Watches	10,000	10,000	20,000
Stationary	5,000	10,000	15,000
Security of Shop	0	0	0
<b>Total</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



- Intreprenuer's Contibution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
cosmetics, Soap, powder &etc Item	3,000	90,000	1080,000	1134,000	1190,700
<b>Total Sales (A)</b>	3,000	90,000	1080,000	1134,000	1190,700
<b>Less. Variable Expense</b>					
cosmetics, Soap, powder &etc Item	2,550	76,500	918,000	963,900	1012095
<b>Total variable Expense (B)</b>	2,550	76,500	918,000	963,900	1012095
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		612	7,344	7,500	7,800
Electricity Bill		200	2,400	2,500	2,600
Transportation		200	2,400	3,000	4,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)					0
Entertainment					0
Card		30	360	400	400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		200	2,400	3,000	3,500
<b>Total Fixed Cost</b>		<b>5,342</b>	<b>64,104</b>	<b>65,600</b>	<b>67500</b>
<b>Net Profit (E) [C-D]</b>		<b>8,158</b>	<b>97,896</b>	<b>104,500</b>	<b>111,105</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>97,896</b>	<b>104,500</b>	<b>111,105</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		77896	162396
	<b>Total Cash Inflow</b>	<b>147,896</b>	<b>182,396</b>	<b>293,501</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>77,896</b>	<b>162,396</b>	<b>273,501</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











# Family picture

