

Proposed NU Business Name: **NAEEM COSMETICS AND GIFT CORNAR**



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANIK SHEIKH
Age	:	02-01-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill:Rajdiya P.O ;Rajdiya P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL BEGUM
(iii) Father's name	:	MD RATON SHEIKH
(iv) GB member's info	:	Branch: Esapura, Centre # 40(Female), Member ID: 8120, Group No: 02 Member since:05-02-2001-2009(08Years) First loan: BDT 3,000/- Existing loan :20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-323418
Family's Contact No.	:	01991-802143
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAEEM COSMETICS AND GIFT CORNAR
Location	:	Sirajdikhan bazar,Sirajdikhan.Munshigonj.
Total Investment in BDT	:	BDT 296,000/-
Financing	:	Self BDT 246,000/- (from existing business)83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	BDT 200,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The sop is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

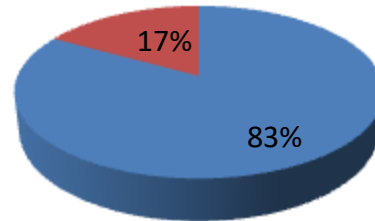
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cosmetics.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
cosmetics.	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		4,500	54,000
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Gird		200	2,400
Mobile bill		100	1,200
Total fixed Cost (D)		10,000	120,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
body sary	40	200	8000		100	200	20,000	28,000
lotion	50	150	7500		100	150	15,000	22,500
cream	40	150	6000		80	150	12,000	18,000
powder	20	50	1000		100	50	5,000	6,000
sop	70	30	2100					
bag	20	400	8000					
churi	100	40	4000					
other	0	0	9400					
Security			200000			0	0	200,000
Total			246000			0	50,000	296,000

Source of finance

■ Entrepreneur investment 246,000
 ■ Investore investment 50,000
 ■ Total investment 296,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cosmetics.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
cosmetics.	1,875	56,250	675,000	708,750	744,188
Total variable Expense (B)	1,875	56,250	675,000	708,750	744,188
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000	236,250	248,063
Less. Fixed Expense					
Rent		4,500	54,000	54,000	54,000
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Gird		200	2,400	2,400	2,400
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,000	120,000	120,180	120,369
Net Profit (E) [C-D]		8,750	105,000	116,070	127,694
Investment Payback			20,000	20,000	20,000

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	105,000	116,070	127,694
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,000	181,070
	Total Cash Inflow	155,000	201,070	308,764
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	85,000	181,070	288,764

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 01 Years
Own Business :01
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



মাইম কসমেটিকস এন্ড স্টোর

এখানে দেশী-বিদেশী কসমেটিকস সহ বিবাহ ও জন্মদিনের উপহার সামগ্রী



