

Proposed NU Business Name: **SHANU COSMETICS AND BEAUTY PARLAR**



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

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROBIN
Age	:	02-02-1988 (29 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
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	:	MD. MOJIBAR RAHMAN
(iv) GB member's info	:	Branch: Ashulia, Centre #10(Female), Member ID: 4936, Group No: 07 Member since: 23-11-2009 (08 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 28,680/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	Cosmetics and Gift item business.
Business Experiences and Training Info	:	3 years experience in running business. 2 Years in own business He has training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-225225
Family's Contact No.	:	01969-580584
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 8 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	:	SHANU COSMETICS AND BEAUTY PARLAR
Location	:	Zinjira, CPM Turn, Savar, Dhaka.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000 (from existing business) 69% Required Investment BDT 80,000 (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 18ft = 270 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 Renting.▪Collects goods from Dhaka Chock Bazar.▪Agreed grace period is 3 months.

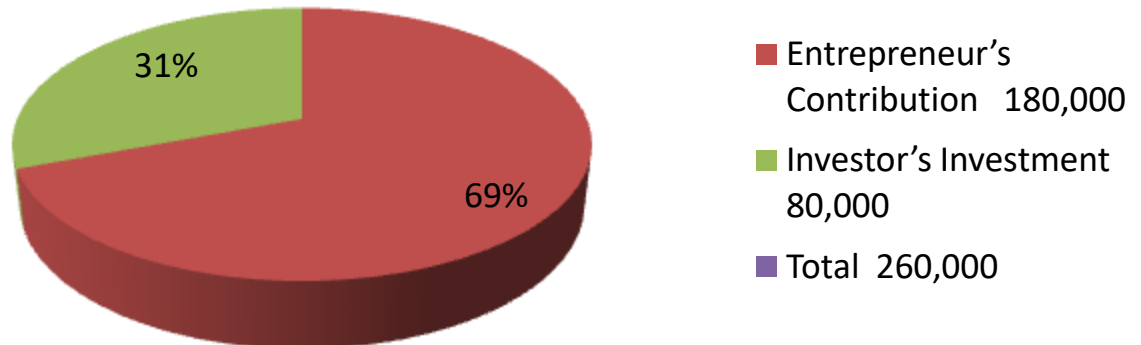
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics and Gift item	1000	30000	360000
	0	0	0
Total Sales (A)	1000	30000	360000
Less Variable Expense			
Cosmetics and Gift item	700	21000	252000
Total variable Expense (B)	700	21000	252000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		1,600	19200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics item	0	0	80,000	0	0	80,000	1,60,000
Shoes item	0	0	20,000	0	0		20,000
Ornaments	0	0	20,000	0	0		20,000
Others	0	0	10,000	0	0		10,000
Advance	0	0	50,000	0	0	0	50,000
Total	0	0	180,000	0	0	80,000	2,60,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sanitary item	1500	45000	540000	567000	595350
	0	0	0	0	0
Total Sales (A)	1500	45000	540000	567000	595350
Less Variable Expense			0		
Sanitary item	1050	31500	378000	396900	416745
			0		
Total variable Expense (B)	1,050	31500	378000	396900	416745
Contribution Margin (CM) [C=(A-B)	450	13500	162000	170100	178605
Less Variable Expense			0		
Rent		1,000	12000	12,000	12000
Electricity bill		200	2400	2900	3400
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		7,800	93,600	94,700	95800
Net Profit (E)= [C-D]		5700	68400	75,400	82805
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	68,400	75,400	82805
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36,400	79800
	Total Cash Inflow	148400	111800	162605
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	36,400	79800	130605

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

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SUN SILK

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SUN SILK

M-777

STAIN REMOVER

Colorful pens and markers

Beauty products: lotions, creams, and soaps

Packaged household items and cleaning supplies

Colorful pens and markers

Beauty products: lotions, creams, and soaps

Packaged household items and cleaning supplies

Colorful pens and markers

Beauty products: lotions, creams, and soaps

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Beauty products: lotions, creams, and soaps

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FAMILY PICTURE