### **Proposed NU Business Name: POLASH COSMETIC AND FLOWER CORNER**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta					
Name	:	Ibrahim Howlader			
Age	:	16-10-1986 ( 31 Years)			
Education, till to date	:	Class Eight			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	03 Sisters, 1 Brother			
Address	:	Vill: kanchkura ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  Mosammat Maya Begum  Md Enam  Branch: Uttorkhan, Centre # 44 (Female),  Member ID:6731/1 , Group No:04  Member since: 04-03-2002(15 Years)  First loan: BDT = 10,000 /- ,Last Loan :-25,000/-			
Further Information: (v) Who pays GB loan installment	  -	Outstanding loan:= Nill 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 & Skill	:	06 years of business experience.
Own Business and	:	06 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01671-139633
Family's Contact No.	:	01777-954656
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Maya Begum** joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

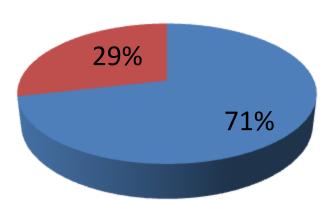
Proposed Nobin Udyokta Business Info					
Business Name	:	Polash Cosmetic and flower Corner			
Location	:	Kanckura,Uttorkhan, Dhaka			
Total Investment in BDT	:	BDT 350,000/-			
Financing	:	Self BDT 250,000/- (from existing business) 71%			
		Required Investment BDT 100,000/- (as equity) 29 %			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	11 ft x 09 ft= 99 square ft			
Security of the shop	:	BDT 50,000			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods, Cosmetics and Flower Item, etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing No employee.</li> <li>The shop is rented.</li> <li>Collects goods from Chok Bazar, Gulisthan.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Cosmetics & Flower	3,000	90,000	1,080,000	
	0	0	0	
Total Sales (A)	3,000	90,000	1,080,000	
Less. Variable Expense				
Cosmetics & Flower	2,400	72,000	864,000	
Total variable Expense (B)	2,400	72,000	864,000	
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	
Less. Fixed Expense				
Rent		2,500	30,000	
Electricity Bill		550	6,600	
Transportation		500	6,000	
Mobile Bill		1000	12,000	
Entertainment		500	6,000	
Salary (sttaf)		0	0	
Salary (self)		5,000	60,000	
Total fixed Cost (D)		10,050	120,600	
Net Profit (E) [C-D)		7,950	95,400	

	Investment Breakdown							
Doutieulous	Existing			Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Gouri Cream	50	250	12500	Gouri Cream	20	250	5,000	17,500
Chadni Cream	65	250	16250	Chadni Cream	15	250	3,750	20,000
Oliva Lotion	50	225	11250	Oliva Lotion	25	225	5,625	16,875
Sisa Oil	35	295	10325	Sisa Oil	15	295	4,425	14,750
Churi	120	350	42000	Churi	40	350	14,000	56,000
Face Wash	45	225	10125	Face Wash	40	225	9,000	19,125
Oil	55	265	14575	Oil	35	265	9,275	23,850
Shampu	75	400	30000	Shampu	30	400	12,000	42,000
Face Powder	70	250	17500	Face Powder	60	250	15,000	32,500
Secuirity Advanced	0	0	50000				0	50,000
Others			35475	Others			21,925	57,400
Total			250,000				100,000	350,000

### **Source of Finance**





Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cosmetics & Flower	5,000	150,000	1,800,000	1,890,000	1,984,500
0	0	0	0	0	0
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Cosmetics & Flower	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense				<u> </u>	
Rent		2,500	30,000	30,000	30,000
Electricity Bill		577.5	6,930	7,277	7,640
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,128	121,530	122,507	123,532
Net Profit (E) [C-D)		19,873	238,470	255,494	273,368
Investment Payback			40,000	40,000	40,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	238,470	255,494	273,368
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		198,470	413,964
	Total Cash Inflow	338,470	453,964	687,332
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40,000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	198,470	413,964	647,332

# SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 06 Years

Own Business:06

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

# THREATS

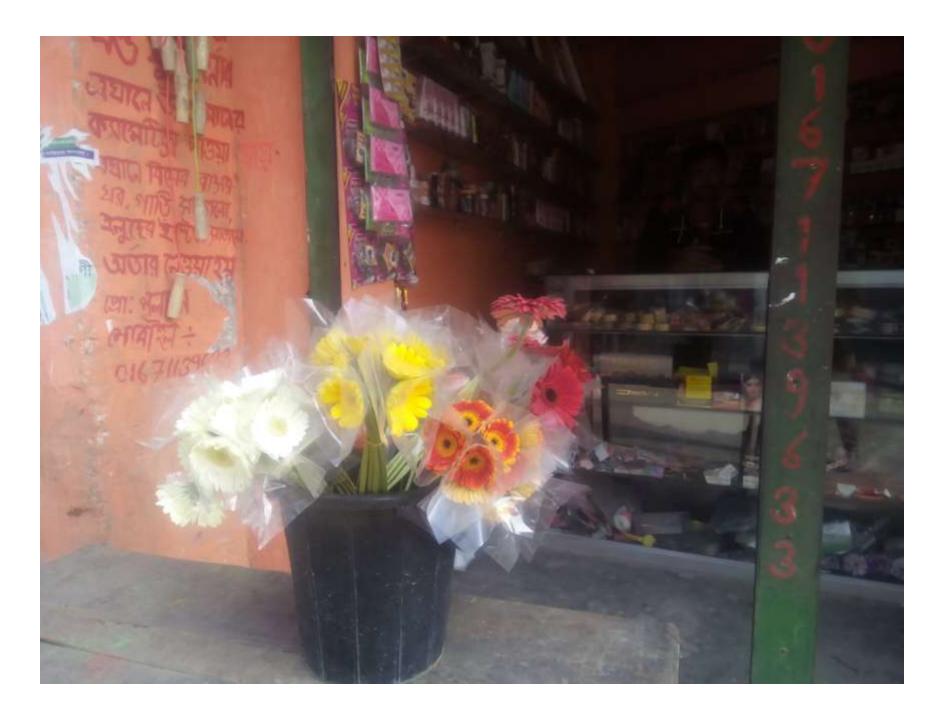
Theft

Fire

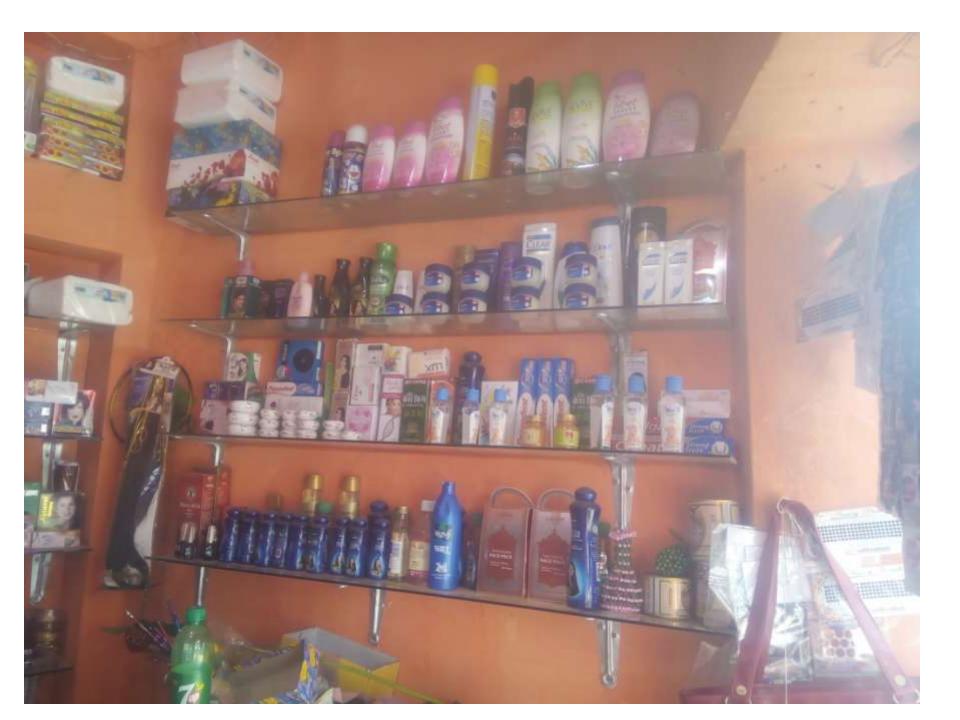
Political unrest

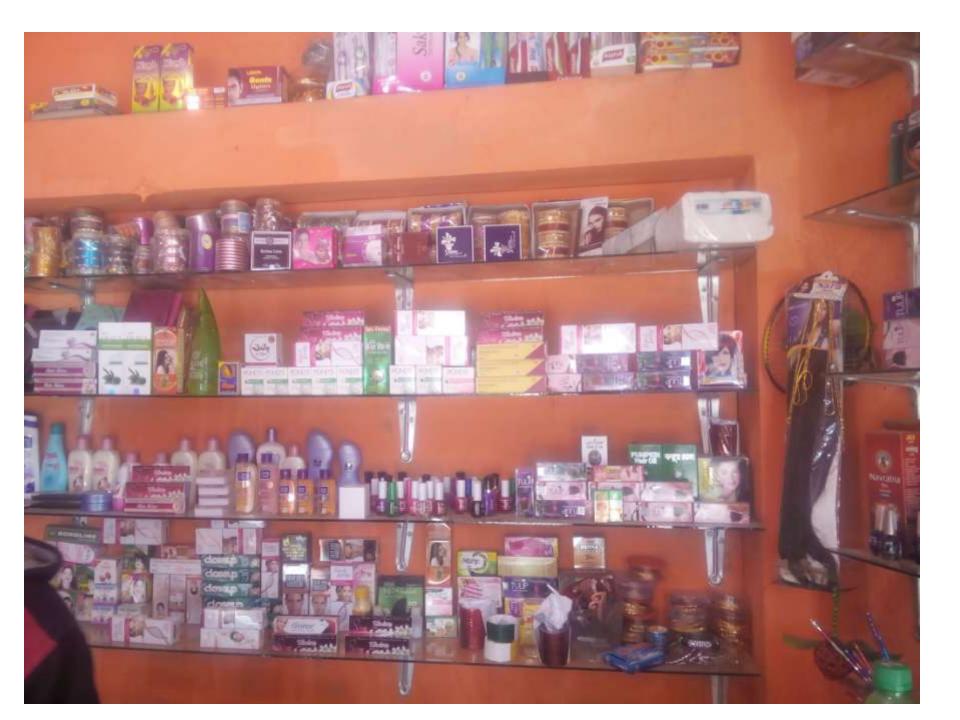
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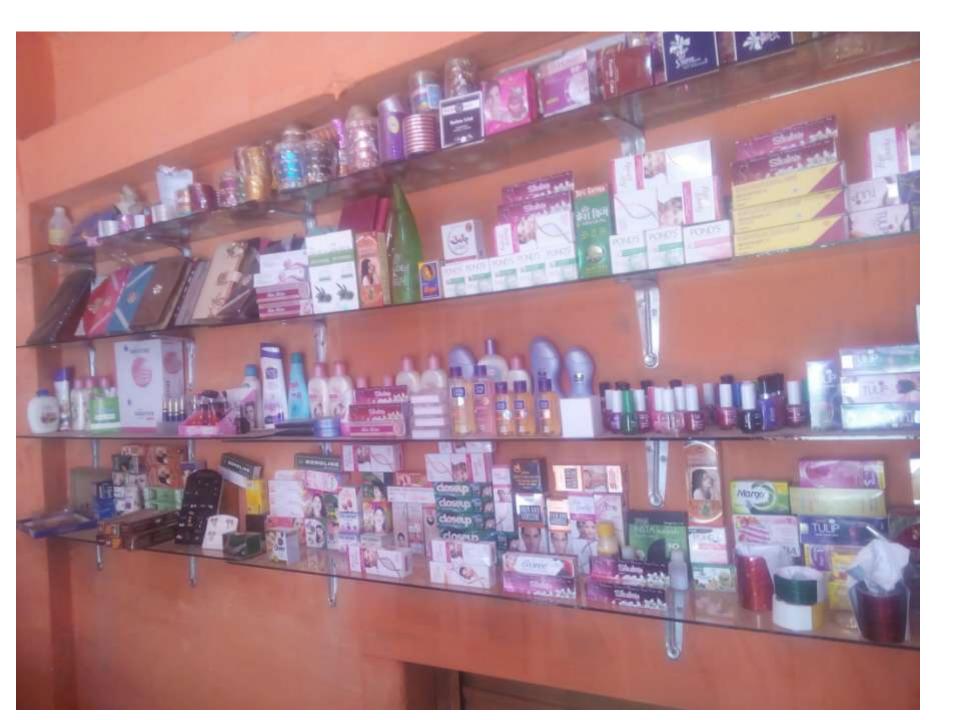


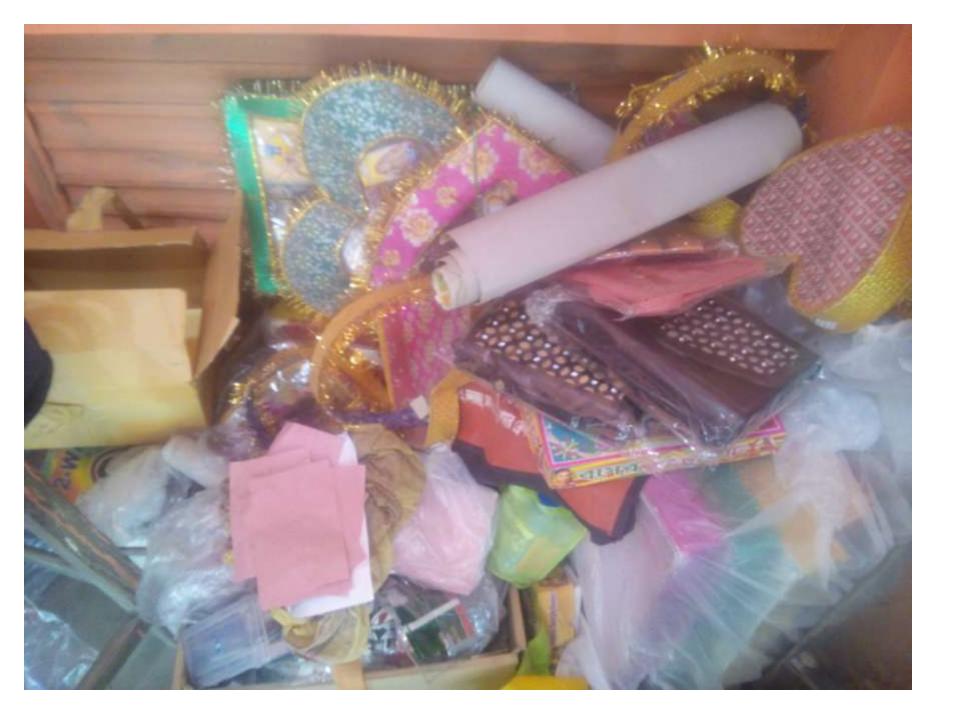


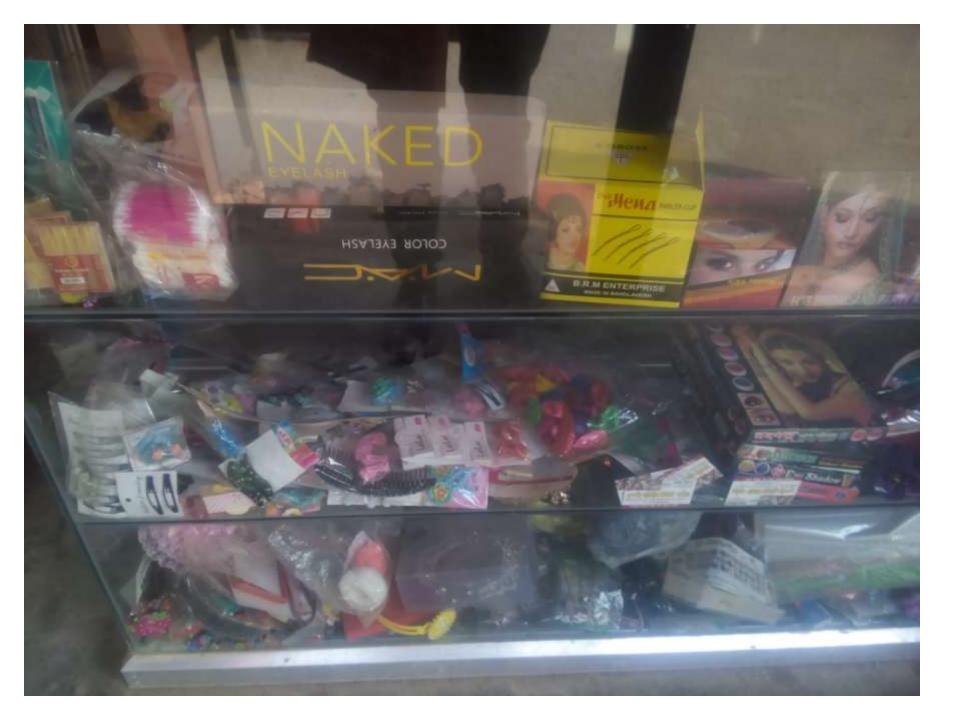


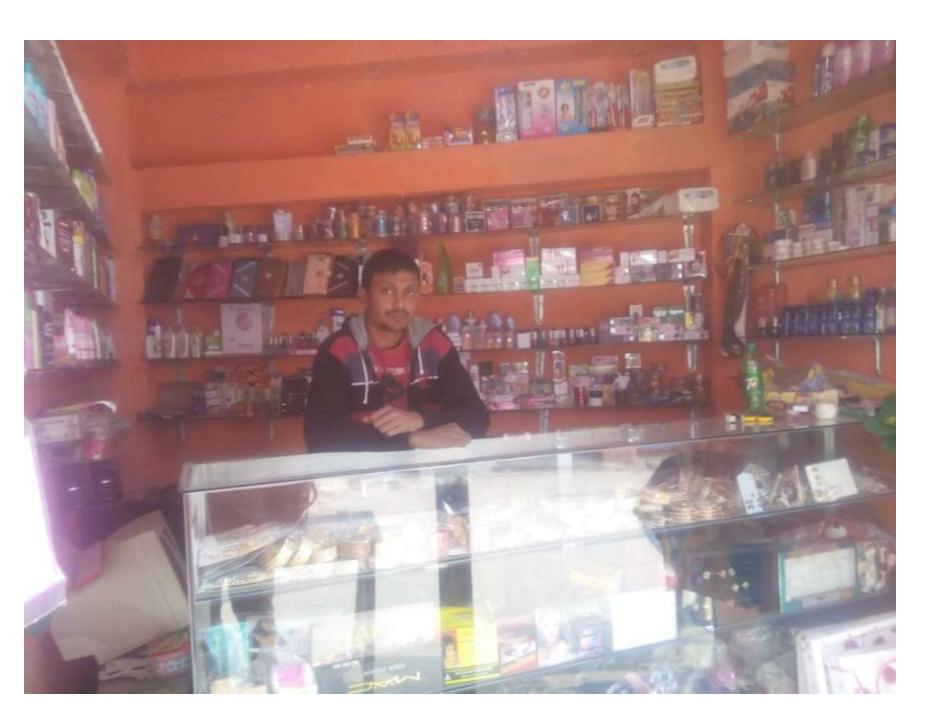




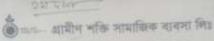












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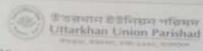
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# **FAMILY PICTURE**

