

Proposed NU Business Name: **WASIYA COSMATIC & VARIETIES STORE**

হয় দফার আবেদন



Project identification and prepared by: Md Mofazzal Hossain  
Elenga Unit, Tangail

Project verified by: Md Abu Bakkar Siddik



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

|                                               |   |                                                                                                                                                      |
|-----------------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name                                          | : | <b>ABDUL ALIM</b>                                                                                                                                    |
| Age                                           | : | 04-02-1883 (34 Years)                                                                                                                                |
| Education, till to date                       | : | flve                                                                                                                                                 |
| Marital status                                | : | Married                                                                                                                                              |
| Children                                      | : | 1 Daughter                                                                                                                                           |
| No. of siblings:                              | : | 3Brothers & 1 Sister                                                                                                                                 |
| Address                                       | : | Vill: Pathondo P.O: Elenga, P.S: Kalihati , Dist: Tangail                                                                                            |
| 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>MOST. Bulbuli begum</b>                                                                                                                           |
| (iii) Father's name                           | : | <b>Late. Mokter ali</b>                                                                                                                              |
| (iv) GB member's info                         | : | Branch: Sohodebpur Kalihati, Centre # 67 (Female),<br>Member ID: 7802, Group No: 02<br>Member since: 22-09-2004 (11Years)<br>First loan: BDT 5,000/- |
| Further Information:                          |   | Existing loan: BDT 38,000/- Outstanding loan: BDT 26,296/-                                                                                           |
| (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                                                          | : | Four years experience in running business.<br>He has Three years training |
| Other Own/Family Sources of Income                                                              | : | Agriculture                                                               |
| Other Own/Family Sources of Liabilities                                                         | : | Nil                                                                       |
| Entrepreneur Contact No.                                                                        | : | 01796-457554                                                              |
| Mother's Contact No.                                                                            | : | 01772-973604                                                              |
| NU Project Source/Reference                                                                     | : | Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka                    |

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

Mst.Bulbuli begum joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

## Proposed Nobin Udyokta Business Info

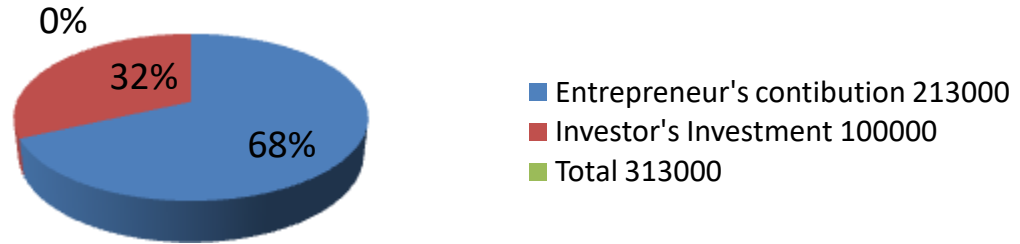
|                                                   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name                                     | : | <b>WASIYA COSMATIC &amp; VARIETIES STORE</b>                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Location                                          | : | Pathondo Bazar, Kalihati,Tangail.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Total Investment in BDT                           | : | BDT 313000                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Financing                                         | : | Self BDT 213000(from existing business) 68%<br>Required Investment BDT 100,000(as equity) 32%                                                                                                                                                                                                                                                                                                                                                                |
| Present salary/drawings from business (estimates) | : | BDT 10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Proposed Salary                                   | : | BDT 12,000                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Size of shop                                      | : | 10 ft x 16 ft= 160 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; Rice, Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bolla Bazar, Elenga</li><li>▪Agreed grace period is 3 months.</li></ul> |

**Existing Business (BDT)**

| <b>Particular</b>                               | <b>Daily</b> | <b>Monthly</b> | <b>Yearly</b>  |
|-------------------------------------------------|--------------|----------------|----------------|
| <b>Revenue (sales)</b>                          |              |                |                |
| Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc | 4,500        | 135,000        | 1,620,000      |
| <b>Total Sales (A)</b>                          | 4,500        | 135,000        | 1,620,000      |
| <b>Less. Variable Expense</b>                   |              | -              |                |
| Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc | 3,825        | 114,750        | 1,377,000      |
| <b>Total variable Expense (B)</b>               | 3,825        | 114,750        | 1,377,000      |
| <b>Contribution Margin (CM) [C=(A-B)]</b>       | 675          | 20,250         | 243,000        |
| <b>Less. Fixed Expense</b>                      |              |                |                |
| Rent                                            |              | 500            | 6,000          |
| Electricity Bill                                |              | 400            | 4,800          |
| Transportation                                  |              | 500            | 6,000          |
| Salary (self)                                   |              | 10,000         | 120,000        |
| Salary (stuff)                                  |              | -              | -              |
| Entertainment                                   |              | 200            | 2,400          |
| Guard                                           |              | 150            | 1,800          |
| Generator Bill                                  |              | 150            | 1,800          |
| Mobile Bill                                     |              | 100            | 1,200          |
| <b>Total fixed Cost (D)</b>                     |              | <b>12,000</b>  | <b>144,000</b> |
| <b>Net Profit (E) [C-D]</b>                     |              | <b>8,250</b>   | <b>99,000</b>  |

### Investment Breakdown

| Existing    |      |            |                | Proposed |            |                |                |
|-------------|------|------------|----------------|----------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT)   | Qty      | Unit Price | Amount (BDT)   | Proposed Total |
| Cosmetics   |      |            | 50,000         |          |            | 50,000         | 100,000        |
| Biscuit     |      |            | 60,000         |          |            | 20,000         | 80,000         |
| oil         |      |            | 40,000         |          |            | 10,000         | 50,000         |
| soap        |      |            | 20,000         |          |            | 20,000         | 40,000         |
| Other       |      |            | 30,000         |          |            |                | 30,000         |
| Security    |      |            | 13,000         |          |            |                | 13,000         |
|             |      |            | <b>213,000</b> |          |            | <b>100,000</b> | <b>313,000</b> |



| <b>Financial Projection (BDT)</b>               |              |                |                 |                 |                 |
|-------------------------------------------------|--------------|----------------|-----------------|-----------------|-----------------|
| <b>Particular</b>                               | <b>Daily</b> | <b>Monthly</b> | <b>1st Year</b> | <b>2nd Year</b> | <b>3rd year</b> |
| <b>Revenue (sales)</b>                          |              |                |                 |                 |                 |
| Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc | 5,500        | 165,000        | 1,980,000       | 2,079,000       | 2,182,950       |
| <b>Total Sales (A)</b>                          | 5,500        | 165,000        | 1,980,000       | 2,079,000       | 2,182,950       |
| <b>Less. Variable Expense</b>                   |              | -              |                 |                 |                 |
| Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc | 4,675        | 140,250        | 1,683,000       | 1,767,150       | 1,855,508       |
| <b>Total variable Expense (B)</b>               | 4,675        | 140,250        | 1,683,000       | 1,767,150       | 1,855,508       |
| <b>Contribution Margin (CM) [C=(A-B)]</b>       | 825          | 24,750         | 297,000         | 311,850         | 327,443         |
| <b>Less. Fixed Expense</b>                      |              |                |                 |                 |                 |
| Rent                                            |              | 500            | 6,000           | 6,000           | 6,000           |
| Electricity Bill                                |              | 400            | 4,800           | 4,800           | 4,800           |
| Transportation                                  |              | 500            | 6,000           | 6,000           | 6,000           |
| Salary (self)                                   |              | 10,000         | 120,000         | 120,000         | 120,000         |
| Salary (stuff)                                  |              | -              | -               | -               | -               |
| Entertainment                                   |              | 200            | 2,400           | 2,400           | 2,400           |
| Guard                                           |              | 150            | 1,800           | 1,800           | 1,800           |
| Generator Bill                                  |              | 150            | 1,800           | 1,800           | 1,800           |
| Mobile Bill                                     |              | 100            | 1,200           | 1,200           | 1,200           |
| <b>Total fixed Cost (D)</b>                     |              | <b>12,000</b>  | <b>144,000</b>  | <b>144,000</b>  | <b>144,000</b>  |
| <b>Net Profit (E) [C-D]</b>                     |              | <b>12,750</b>  | <b>153,000</b>  | <b>160,650</b>  | <b>153,000</b>  |
| <b>Payback</b>                                  |              |                | <b>40,000</b>   | <b>40,000</b>   | <b>40,000</b>   |



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

| Sl #     | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|----------|---------------------------------------------------|---------------------|---------------------|---------------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1        | Investment Infusion by Investor                   | 100,000             |                     |                     |
| 1        | Net Profit                                        | 153,000             | 160,650             | 153,000             |
| 1        | Depreciation (Non cash item)                      |                     | -                   |                     |
| 1        | Opening Balance of Cash Surplus                   |                     | 113,000             | 233,650             |
|          | <b>Total Cash Inflow</b>                          | <b>253,000</b>      | <b>273,650</b>      | <b>386,650</b>      |
| <b>2</b> | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2        | Purchase of Product                               | 100,000             |                     |                     |
| 2        | Payment of GB Loan                                |                     |                     |                     |
| 2        | Investment Pay Back (Including Ownership Tr. Fee) | 40,000              | 40,000              | 40,000              |
|          | <b>Total Cash Outflow</b>                         | <b>140,000</b>      | <b>40,000</b>       | <b>40,000</b>       |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>113,000</b>      | <b>233,650</b>      | <b>346,650</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 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









| Price List |      |
|------------|------|
| 100g       | 100  |
| 200g       | 200  |
| 300g       | 300  |
| 400g       | 400  |
| 500g       | 500  |
| 600g       | 600  |
| 700g       | 700  |
| 800g       | 800  |
| 900g       | 900  |
| 1000g      | 1000 |









|          |       |        |       |      |        |
|----------|-------|--------|-------|------|--------|
| 14/12/19 | 2000  | 29000  | 0     | 0    | 60000  |
| 20/12/19 | 6000  | 60000  | 0     | 0    | 80000  |
| 20/12/19 | 8000  | 80000  | 0     | 0    | 85000  |
| 21/12/19 | 7000  | 80000  | 0     | 0    | 85000  |
| 22/12/19 | 9000  | 85000  | 0     | 0    | 90000  |
| 23/12/19 | 7000  | 90000  | 0     | 0    | 90000  |
| 24/12/19 | 7000  | 98000  | 0     | 0    | 98000  |
| 25/12/19 | 8000  | 100000 | 80000 | 5000 | 100000 |
| 26/12/19 | 8000  | 100000 | 0     | 0    | 100000 |
| 27/12/19 | 8000  | 90000  | 0     | 0    | 80000  |
| 28/12/19 | 2000  | 80000  | 0     | 0    | 80000  |
| 29/12/19 | 2000  | 80000  | 0     | 0    | 80000  |
| 30/12/19 | 6000  | 72000  | 0     | 0    | 72000  |
| 31/12/19 | 20000 | 70000  | 0     | 0    | 90000  |
|          |       |        | 0     | 0    | 80000  |

|          |       |        |       |       |        |
|----------|-------|--------|-------|-------|--------|
| 31/12/19 | 10000 | 60000  | 0     | 0     | 60000  |
| 01/01/20 | 10000 | 100000 | 0     | 0     | 60000  |
| 02/01/20 | 20000 | 100000 | 20000 | 20000 | 20000  |
| 03/01/20 | 20000 | 200000 | 0     | 0     | 200000 |
| 04/01/20 | 20000 | 200000 | 20000 | 20000 | 200000 |
| 05/01/20 | 20000 | 200000 | 0     | 0     | 200000 |
| 06/01/20 | 20000 | 200000 | 0     | 0     | 200000 |
| 07/01/20 | 20000 | 200000 | 20000 | 20000 | 200000 |
| 08/01/20 | 20000 | 200000 | 0     | 0     | 200000 |
| 09/01/20 | 20000 | 200000 | 20000 | 20000 | 200000 |
| 10/01/20 | 20000 | 200000 | 0     | 0     | 200000 |



