



*Proposed NU Business Name* : **mim cosmetics**

*Business Category* : **Shopkeeping, Cosmetics Shop**



*Business Proposal Identified & Prepared by* : **Md. Ansar Ali, Unit Incharge Modhupur ,  
Tangail,Zone 01.**

*Business Proposal Verified by* : **Md. Ansar Ali**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>md. moen uddin</b> Vill: Ausnara, Union: Ausnara, District: Tangail
Age	: 33 years
Marital Status	: Married
Children	: 1 (One) Son and 1 (One) Daughter
No. of siblings	: 3 (Three) Brothers and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: mst. moyna begum
(iii) Father's name	: md. abdu sattar
(iv) GB member's info	: Branch: Moterbazar Madhupur, Madhupur, Centre # 11 Loan no.: 1365, Member since 08 April 2004 Existing loan: Tk. 200,000 Outstanding loan: Tk. 70,525
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 70,000 (Seventy Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 15,000 Mother's occupation: Housewife Occupation of other member(s): Farmer Developments from entrepreneur's current business are Gold Purchase, Child education development, Investment in existing business etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01726474346, 01864664256
NU's NID/Birth Certificate No.	:	9315728294606
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

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

- mst. moyna begum is a GB member since 08 April 2004, at first she took GB loan BDT 40,000 (Forty Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>mim cosmetics</i></b>
Address/ Location	:	moter bazar
Total Investment Required in BDT	:	Tk. 260,000
Financing	:	Self Tk. 200,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
<b>Total Sales/commission (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	3,400	102,000	1,224,000
<b>Total Cost of Sales and Services (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less: Operating Cost</b>			
Shop Rent		1,900	22,800
Electricity Bill		500	6,000
Transportation Expense		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		400	4,800
Night Guard Bill		200	2,400
Generator Bill		140	1,680
Mobile Bill		400	4,800
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>9,040</b>	<b>108,480</b>
<b>Net Profit (C-D)</b>		<b>8,960</b>	<b>107,520</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Others Item, security, Soap, rice cooker, Different types of cosmetics item, stationary & gift item, Shampu, oil, Powder etc.)		200,000	60,000	260,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>200,000</b>	<b>60,000</b>	<b>260,000</b>

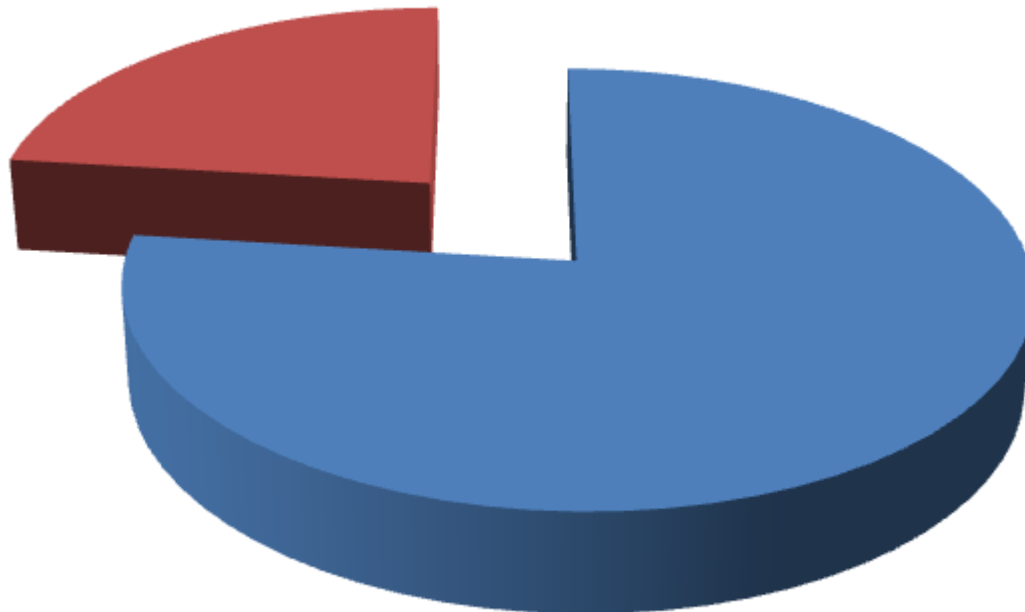
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 200,000 (76%)

■ GSSB's Investment BDT 60,000 (24%)

■ Total Capital BDT 260,000

Amount (BDT)





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	0
<b>Total Sales/commission (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>5,250</b>	<b>157,500</b>	<b>1,890,000</b>	<b>5,513</b>	<b>165,390</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	4,250	127,500	1,530,000	4,463	133,890	1,606,680	4,686	140,580	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>4,463</b>	<b>133,890</b>	<b>1,606,680</b>	<b>4,686</b>	<b>140,580</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>787</b>	<b>23,610</b>	<b>283,320</b>	<b>827</b>	<b>24,810</b>	<b>0</b>
<b>Less: Operating Cost</b>									
Shop Rent		1,900	22,800		2,090	25,080		2,299	0
Electricity Bill		600	7,200		660	7,920		726	0
Transportation Expense		500	6,000		550	6,600		605	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
Entertainment Expenses		500	6,000		550	6,600		605	0
Night Guard Bill		200	2,400		220	2,640		242	0
Generator Bill		140	1,680		154	1,848		169	0
Mobile Bill		500	6,000		550	6,600		605	0
Ownership Transfer Fee		571	5,139		571	6,852		571	9
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>9,911</b>	<b>117,219</b>		<b>10,845</b>	<b>130,140</b>		<b>11,872</b>	<b>9</b>
<b>Net Profit (C-D)</b>		<b>12,589</b>	<b>152,781</b>		<b>12,765</b>	<b>153,180</b>		<b>12,938</b>	<b>-9</b>
<b>Retained Income</b>			<b>152,781</b>			<b>305,961</b>			<b>305,952</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	157920	160032	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	127059	245943
	<b>Total Cash Inflow</b>	<b>217920</b>	<b>287091</b>	<b>245943</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	30861	41148	-9
	<b>Total Cash Outflow</b>	<b>90861</b>	<b>41148</b>	<b>-9</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>127059</b>	<b>245943</b>	<b>245952</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

Pictures



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