

LOKNATH COSMETIC CORNER



34th Design Lab (Executive): 26 October 2014

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BIJOY PAL
Age	:	27-05-1987 (26 Years)
Education, till to date	:	S.S.C Pass
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: betbari P.O: Mogra 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	:	Mrs. TULSHEE RANEE PAL
(iii) Father's name	:	Mr. MONTU RAM PAL
(iv) GB member's info	:	Branch: Sholla Kalihati Centre # 56 (Female), Member ID: 4429/1, Group No: 05 Member since:04-03-1994 (20 Years) First loan: 5,000 taka.
Further Information:		Existing loan: 5,000 Taka Outstanding loan: 3,020 taka
(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.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-519237
Mother Contact No.	:	01962-822764
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Tulshee Rane Pal is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Tulshee Rane Pal gradually took loan from GB. Utilize loan in her husband vegetables selling business. She also made a house, purchase two shop. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	LOKNATH COSMETIC CORNER
Location	:	Bazar Road, Elenga, Tangail
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 50% Required Investment BDT 2,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fairness Cream, Shampoo, Powder, Face wash, Ring, Bracelet, Necklace, Perfume, Oil, Soap, Marriage item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Dhaka & Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

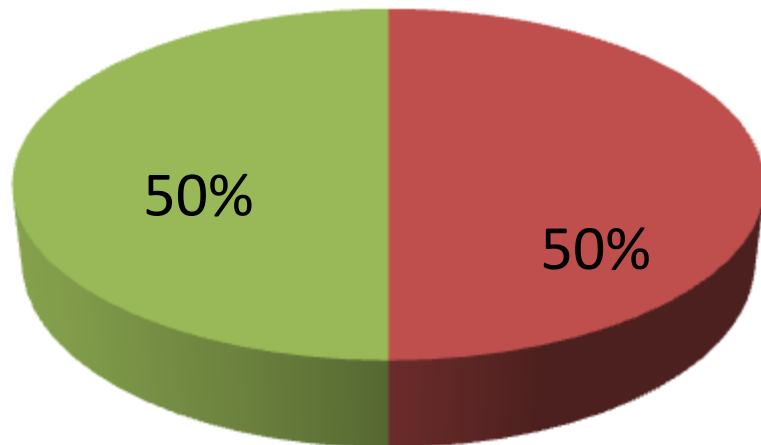
Existing Business BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fairness Cream, Shampoo, Powder, Face wash, Ring, Bracelet, Necklace, Perfume, Oil, Soap, Marriage item etc	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Fairness Cream, Shampoo, Powder, Face wash, Ring, Bracelet, Necklace, Perfume, Oil, Soap, Marriage item etc	5,000	150,000	1,800,000
Total variable Expense (B)	5,000	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		3,600	43,200
Electricity Bill		800	9,600
Generator Bill		400	4,800
Transportation		1,200	14,400
Mobile Bill		500	6,000
Entertainment		1,000	12,000
Mosque Bill		20	240
Salary (staff)		4,300	51,600
Salary (self)		6,000	72,000
Total fixed Cost (D)		17,820	213,840
Net Profit (E) [C-D]		12,180	146,160

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ring, Bracelet, Necklace & City gold item	56,000	60,000	1,16,000
Fairness Cream, Shampoo, Powder, Face wash, Soap	90,000	1,00,000	1,90,000
Perfume, Oil, Marriage item, Toy item	80,000	90,000	1,70,000
Rack	24,000	-	24,000
Total	2,50,00	2,50,000	5,00,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 250,000
- Total 500,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Fairness Cream, Shampoo, Powder, Face wash, Ring, Bracelet, Necklace, Perfume, Oil, Soap, Marriage item etc	8,400	252,000	3,024,000	3,175,200	3,333,960
Total Sales (A)	8,400	252,000	3,024,000	3,175,200	3,333,960
Less. Variable Expense					
Fairness Cream, Shampoo, Powder, Face wash, Ring, Bracelet, Necklace, Perfume, Oil, Soap, Marriage item etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total variable Expense (B)	7,000	210,000	2,520,000	2,646,000	2,778,300
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		3,600	43,200	45,360	47,628
Electricity Bill		900	10,800	11,340	11,907
Generator Bill		400	4,800	5,040	5,292
Transportation		1,500	18,000	18,900	19,845
Mobile bill & SMS Monitoring		600	7,200	7,560	7,938
Entertainment		1,100	13,200	13,860	14,553
Mosque Bill		20	240	252	265
Salary (staff)		4,300	51,600	54,180	56,889
Salary (self)		6,000	72,000	75,600	79,380
Non Cash Item					
Depreciation		200	2,400	2,400	2,400
Total Fixed Cost		18,620	223,440	234,492	246,097
Net Profit (E) [C-D]		23,380	280,560	294,708	309,563
Investment Payback			100,000	100,000	100,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	280,560	294,708	309,563
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		182,960	380,068
	Total Cash Inflow	532,960	480,068	692,031
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	182,960	380,068	592,031

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







CityGold

GUARANTEED
100% PURE 22K



