

Proposed NU Business Name: **HOSSAIN COSMETICS**



Project identification and prepared by: MD. Nurul Islam,
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD RAKIBUL HASAN
Age	:	04-01-1990 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Sonar Khola, P.O: Dakshinkhan, P.S: Dakshinkhan, 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	:	AYET BANU
(iii) Father's name	:	MOHAMMAD TAHAJ UDDIN
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 44(Female), Member ID: 3373/1 Group No: 06 Member since: 10-7-1998 (17 Years) First loan: 5000 taka.
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 18,120
(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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business and house rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01681-413636
Mother's Contact No.	:	01836-212801
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYET BANU joined Grameen Bank since 17 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	HOSSAIN COSMETICS
Location	:	Sonarkhola, Dakshinkhan, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000(from existing business) 56% Required Investment BDT 2,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	BDT 3,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Various cosmetics & Toys.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

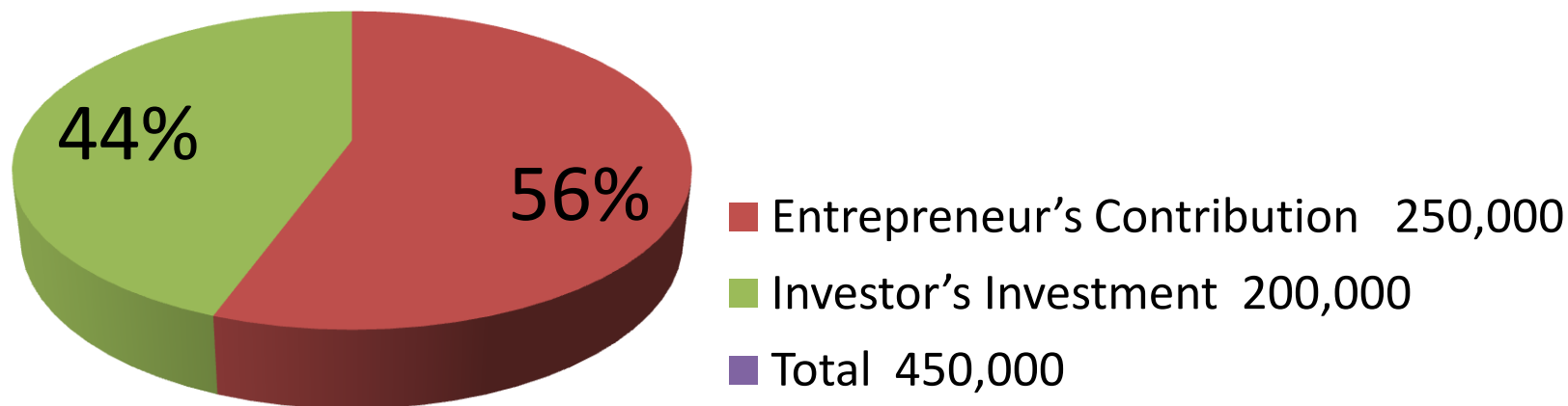
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics & Toys	3,700	111,000	1,332,000
Total Sales (A)	3,700	111,000	1,332,000
Less. Variable Expense			
Cosmetics & Toys	2,960	88,800	1,065,600
Total variable Expense (B)	2,960	88,800	1,065,600
Contribution Margin (CM) [C=(A-B)]	740	22,200	266,400
Less. Fixed Expense			
Rent		5,000	60,000
Electricity bill		300	3,600
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Service charge		600	7,200
Total fixed Cost (D)		13,500	162,000
Net Profit (E) [C-D]		8,700	104,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Car (Toys) (30 x 1000)	30,000	25,000	55,000
Aero Plane (30 x 1200)	12,600	25,000	37,600
Shaving cream (80 x 320)	16,000	5,000	21,000
Body spray	30,000	40,000	70,000
Fairness cream, Tooth paste, Shampoo etc	65,000	70,000	135,000
Coconut oil, Ornametns, Cosmetics	71,400	35,000	106,400
Rack (3)	15,000	-	15,000
Showcase(2)	10,000	-	10,000
Total	250,000	200,000	450,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics & Toys	5,300	159,000	1,908,000	2,003,400	2,103,570
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	2,103,570
Less. Variable Expense					
Cosmetics & Toys	4,240	127,200	1,526,400	1,602,720	1,682,856
Total variable Expense (B)	4,240	127,200	1,526,400	1,602,720	1,682,856
Contribution Margin (CM) [C=(A-B)]	1,060	31,800	381,600	400,680	420,714
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity bill		300	3,600	4,000	4,500
Mobile Bill		400	4,800	5,500	6,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	4,000	4,500
Service charge		600	7,200	7,200	7,200
Non Cash Item					
Depreciation		208	2,500	2,500	2,500
Total Fixed Cost		14,808	177,700	181,200	184,700
Net Profit (E) [C-D]		16,992	203,900	219,480	236,014
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	203,900	219,480	236,014
1.3	Depreciation (Non cash item)	2,500	2,500	2,500
1.4	Opening Balance of Cash Surplus		126,400	268,380
	Total Cash Inflow	406,400	348,380	506,894
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	126,400	268,380	426,894

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

হোসাইন

কসমেটিক্স













RECENT VISIT -
Dr. Manager 017 55 040 611
TMO 017 50 093 905
TMO
RSM 017 50 094 013
TMO 017 50 093 905

৫



গ্রামীণ ব্যাংক

মহজ ধানের দাশবই

৫৫/২ ২৭৩৮

নাম

সিদ্দিকুল হোসেন

৫৫/২



গ্রামীণ ব্যাংক

মহজ খানের দাশবই

৫৫৫ ২৭৩৮

নাম

সিদ্দিকুল হক

৪০/৩

কেন্দ্রের নাম

চাঁদপুর

শাখা



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোহাম্মদ রাকিবুল হাসান

Name: Mohammad Rakibul Hasan

পিতা: মোহাম্মদ তাহাজ উদ্দিন

মাতা: আয়েত বানু

Date of Birth: 04 Jan 1990

ID NO: 19892611038718512

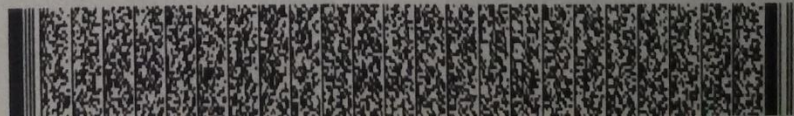
[Signature]

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: সোনার খোলা, ডাকঘর: দক্ষিণ খান - ১২৩০, দক্ষিণখান, ঢাকা

[Signature]
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৪/০৫/২০১৪



FAMILY PICTURE

