

Proposed NU Business Name: **ANI COSMATIC STORE**



Project identification and prepared by: MD. Mozammel Haque,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL MIAH
Age	:	10-03-1981 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brother 3 Sister
Address	:	Vill: Fatapur, P.O: Chamari fatapur, P.S: Mirjapur, 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	:	HOBIRON BEGUM
(iii) Father's name	:	MD. SEKANDER MIAH
(iv) GB member's info	:	Branch: Lawahati, Centre # 26(Female), Member ID: 2309, Group No: 03 Member since: 26-06-1995 (20Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 26,800
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-701016
Mother's Contact No.	:	01812-528539
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOBIRON BEGUM joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ANI COSMATIC STORE
Location	:	Fatapur bazer, Mirjapur, Tangail.
Total Investment in BDT	:	BDT 174,000
Financing	:	Self BDT 94,000(from existing business) 54% Required Investment BDT 80,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Ornament, coconut oil, soap, snow, powder, cosmetic, copy, pen , chips, chocklet, chanature, soft drinks, ice cream , gift item etc. ▪Flexiload ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Company agent. ▪Agreed grace period is 4 months.

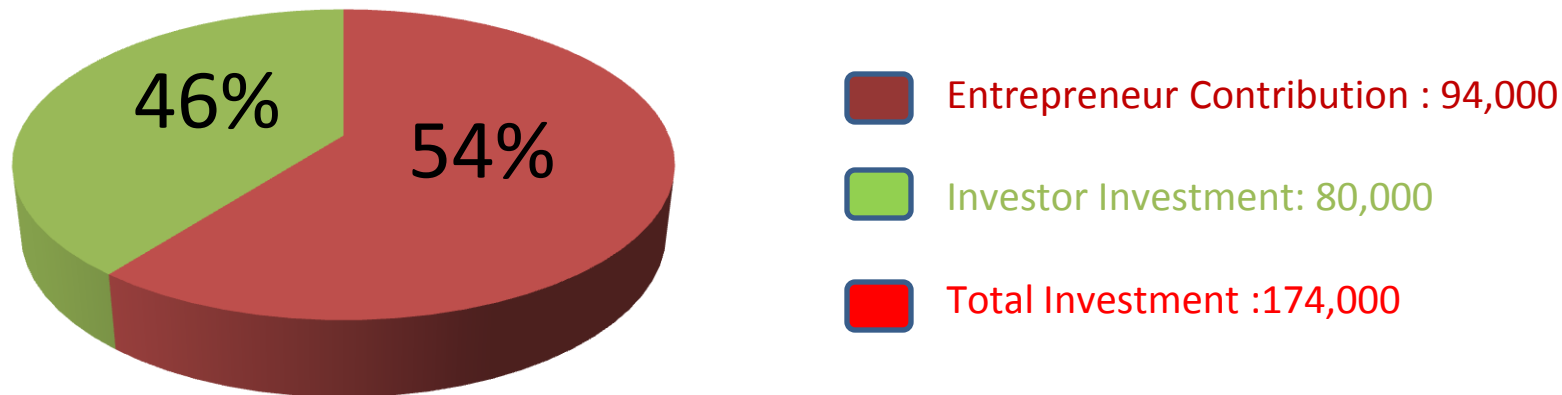
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ornament, coconut oil, soap, snow, powder, cosmetic, copy, pen , chips, chocklet, chanature, soft drinks, ice cream , gift item etc.	2,500	75,000	900,000
Flexiload	100	3,000	36,000
Total Sales (A)	2,600	78,000	936,000
Less. Variable Expense			
Ornament, coconut oil, soap, snow, powder, cosmetic, copy, pen , chips, chocklet, chanature, soft drinks, ice cream , gift item etc.	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)	475	14,250	171,000
Less. Fixed Expense			
Rent		700	8,400
Electricity bill		1,000	12,000
Transportation		500	6,000
Mobile Bill		300	3,600
Guard		150	1,800
Salary (self)		5,000	60,000
Entertainment		400	4,800
Total fixed Cost (D)		8,050	96,600
Net Profit (E) [C-D)		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ornament Item	15,000	20,000	35,000
coconut oil, soap, snow, powder, cosmetic	30,000	20,000	50,000
copy, pen , chips, chocklet, chanature	9,000	10,000	19,000
soft drinks, ice cream , gift item etc.	10,000	10,000	20,000
Flexi load	10,000	0	10,000
Fridge 2	20,000	0	20,000
bkash	-	20000	20000
Total	94,000	80,000	174,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Ornament, coconut oil, soap, snow, powder, cosmetic, copy, pen , chips, chocket, chanature, soft drinks, ice cream , gift item etc.	3,500	105,000	1,260,000	1,323,000
Flexi load	100	3,000	36,000	37,800
bkash	100	3,000	36,000	37,800
Total Sales (A)	3,700	111,000	1,332,000	1,398,600
Less. Variable Expense				
Ornament, coconut oil, soap, snow, powder, cosmetic, copy, pen , chips, chocket, chanature, soft drinks, ice cream , gift item etc.	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	725	21,750	261,000	274,050
Less. Fixed Expense				
Rent		700	8,400	8,400
Electricity bill		1,500	18,000	18,500
Transportation		1,000	12,000	12,500
Mobile Bill		500	6,000	6,000
Guard		150	1,800	1,800
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Non Cashi Item				
Depreciation		333	4000	4000
Total Fixed Cost		9,683	116,200	117,200
Net Profit (E) [C-D]		12,067	144800	156,850
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	144800	156,850
1.3	Depreciation (Non cash item)	4000	4000
1.4	Opening Balance of Cash Surplus		104800
	Total Cash Inflow	232800	265,650
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	104800	217,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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







এখানে
ফ্রেশলোড
করা হয়

Edible Jell
Milkystick
DAIRY MILK

Large jars containing various snacks and candies.

Various snack packages with Bengali text, including 'Fruity' and 'Milkystick'.

Shelves containing various toiletries and household items, including 'Spring' and 'Korak' products.

Shelves containing boxes of biscuits, including 'SARU' and 'LADY BITE'.

SARU
LADY BITE

ITEM NO: YJZB-58



MEGNA
Double A
Treal DAIRY MILK

Fashion



MEGNA

Fashion
JEWELLERY
All Kind's Of Ear Ring's

FAMILY PICTURE

