

Proposed NU Business Name: **RIFAT COSMETICS**



Project identification and prepared by: MD. Hafizur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MANZURUL HUQUE (ANTAR)
Age	:	02-01-1989 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Tepirbari, P.O: Tengra, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. GOLESA KHATUN
(iii) Father's name	:	MD. AMZAT ALI MOROL
(iv) GB member's info	:	Branch: Tengra Shreepur, Centre # 34(Female), Member ID: 2922, Group No: 06 Member since: 08-05-1990 (25Years) First loan: BDT 2,500 taka.
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-516801
Mother's Contact No.	:	01760-917703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. GOLESA KHATUN joined Grameen Bank since 25 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	RIFAT COSMETICS
Location	:	M.C Bazar, Tengra, Shreepur, Gazipur
Total Investment in BDT	:	BDT 5,00,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 70% Required Investment BDT 1,50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 36 ft= 432 square ft
Security of the shop	:	BDT 1,80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, School bag, Umbrella, Lotion, Cream etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Joydebpur, Dhaka.▪Agreed grace period is 4 months.

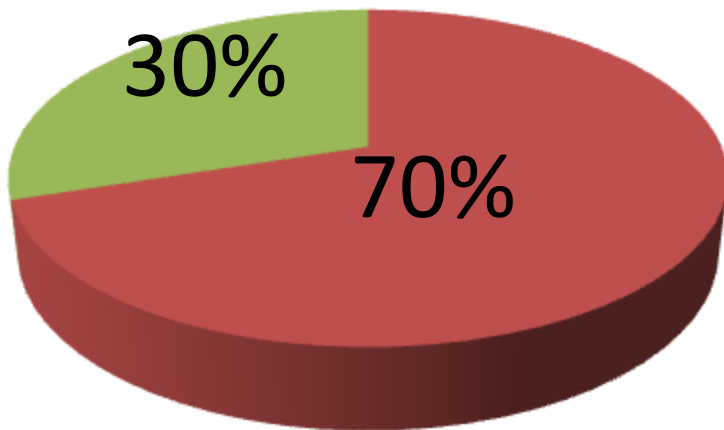
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics Item	5,450	163,500	1,962,000
Total Sales (A)	5,450	163,500	1,962,000
Less. Variable Expense			
Cosmetics Item	4,633	138,975	1,667,700
Total variable Expense (B)	4,633	138,975	1,667,700
Contribution Margin (CM) [C=(A-B)]	818	24,525	294,300
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		400	4,800
Transportation		1,000	12,000
Generator Bill		150	1,800
Total fixed Cost (D)		15,650	187,800
Net Profit (E) [C-D]		8,875	106,500

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
School Bag (200p x 300)	60,000	40,000	1,00,000
Travel Bag (50 x 250)	12,500	12,500	25,000
Belt, Umbrella, Wall cloth	107,500	-	107,500
Lotion, Fairness Cream, Oil	90,000	50,000	140,000
City gold, Ring, Powder etc	80,000	47,500	127,500
Total	350,000	1,50,000	5,00,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 150,000
- Total 500,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics Item	8,250	247,500	2,970,000	3,118,500	3,274,425
Total Sales (A)	8,250	247,500	2,970,000	3,118,500	3,274,425
Less. Variable Expense					
Cosmetics Item	7,013	210,375	2,524,500	2,650,725	2,783,261
Total variable Expense (B)	7,013	210,375	2,524,500	2,650,725	2,783,261
Contribution Margin (CM) [C=(A-B)]	1,238	37,125	445,500	467,775	491,164
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		800	9,600	10,500	11,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		400	4,800	5,500	6,500
Transportation		1,500	18,000	20,000	22,000
Generator Bill		150	1,800	2,000	2,200
Total Fixed Cost		19,250	231,000	235,500	240,200
Net Profit (E) [C-D]		17,875	214,500	232,275	250,964
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	214,500	232,275	250,964
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,500	326,775
	Total Cash Inflow	364,500	386,775	577,739
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	154,500	326,775	517,739

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

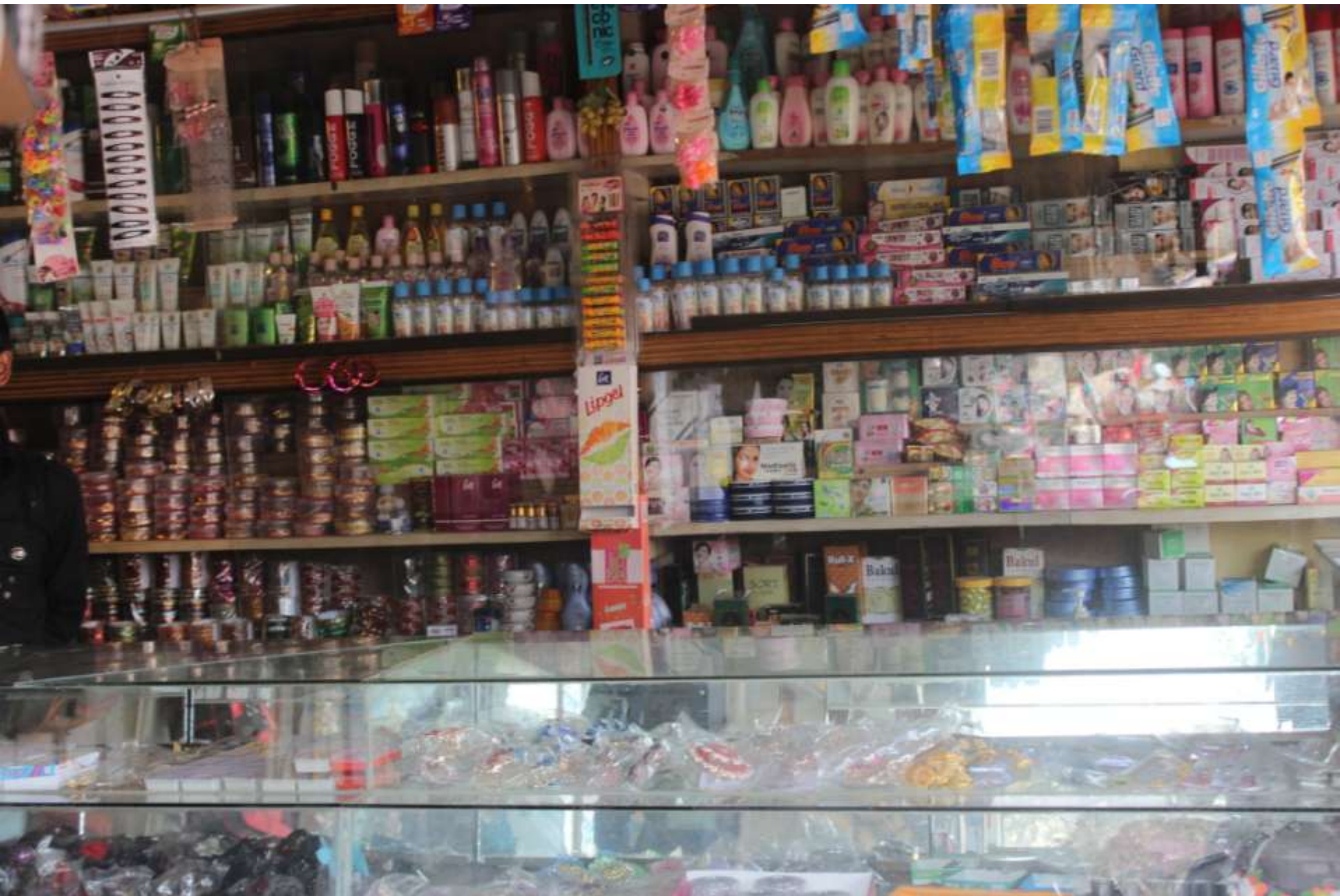
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

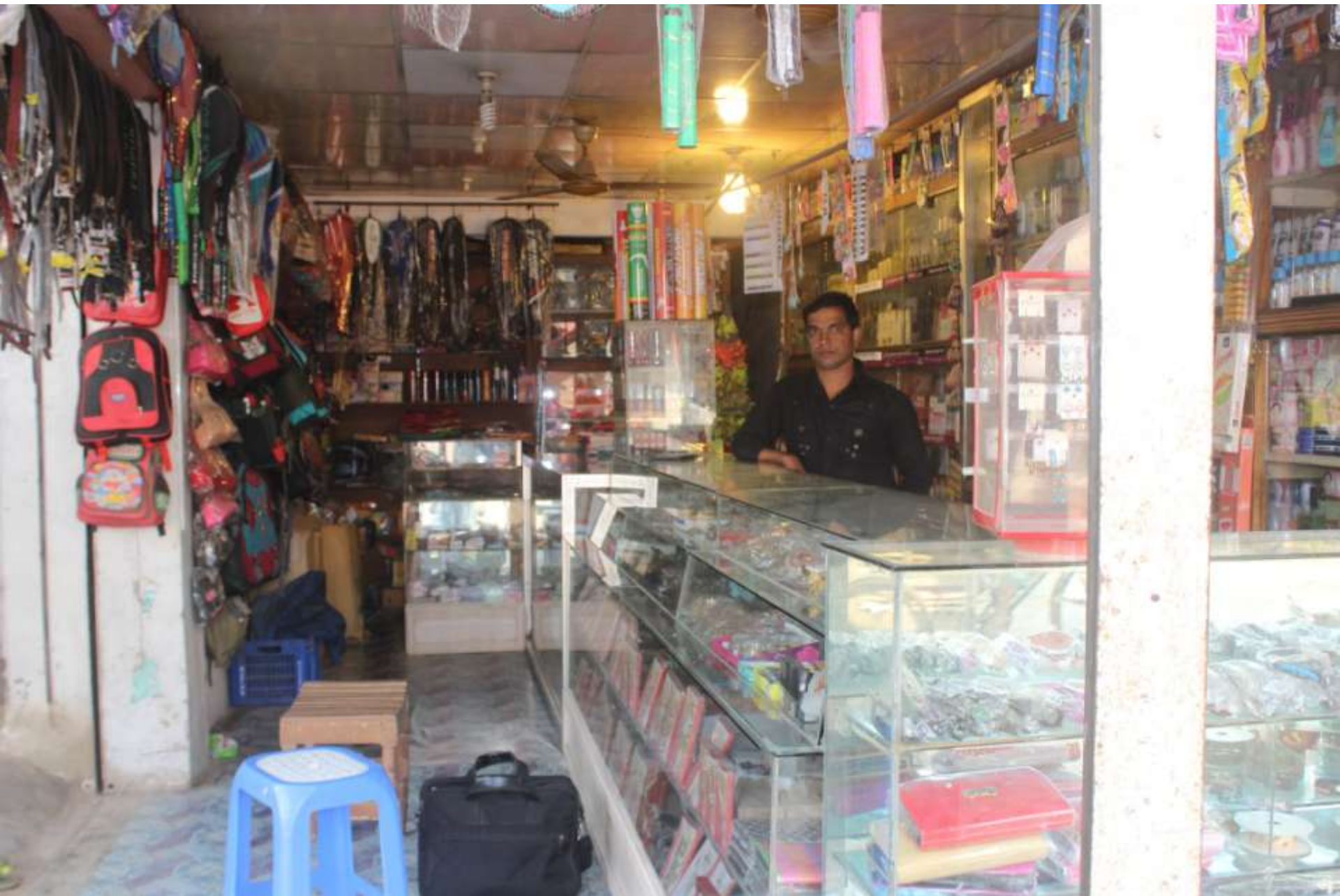












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মহাজ্ঞানের দাশরথী

নাম

সুনেতা

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০৩

কেন্দ্রের নাম

২৪/৬/০৩ মণি হ্রা

শাখা

২৪/৩/০৩ কামাল



গ্রামীণ ব্যাংক

সিদ্দিকা ব্রাহ্মণাচার্য শাখা

সহজ ঋণের পাশ বই

নাম.....

সুমনা

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গ্রুপ নং.....

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কেন্দ্র নং.....

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কেন্দ্রের নাম.....

সিদ্দিকা ব্রাহ্মণাচার্য গ্রুপ

বই ইস্যুর তারিখ.....

৭/১/০৪

শাখা ব্যবস্থাপকের স্বাক্ষর.....

FAMILY PICTURE

