

Proposed NU Business Name: **NAHIYAN COSMETICS**



Project identification and prepared by: MD. Shahab Uddin,
Ashulia Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LATIFUR RAHMAN
Age	:	07-05-1987 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Jinjira, P.O: Birulia, P.S: Savar, 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	:	MOST. NASRIN AKTER
(iii) Father's name	:	MD. Sukkur Ali
(iv) GB member's info	:	Branch: Ashulia, Centre # 10(Female), Member ID: 1324, Group No: 04 Member since: 12-11-2009 (6Years) First loan: BDT 5,000 taka.
Further Information:		Existing Loan: BDT 23,000, Outstanding loan: BDT 14,953
(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	:	7 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.	:	01850-264589
Mother's Contact No.	:	01826-678786
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NASRIN AKTER joined Grameen Bank since 6 years ago. At first she took 5,000 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	:	NAHIYAN COSMETICS
Location	:	Kolma-1, Savar, Dhaka
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
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 1,50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Body Lotion, Soap, Oil, Powder etc.▪Average 25% 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, Chalkbazaar.▪Agreed grace period is 3 months.

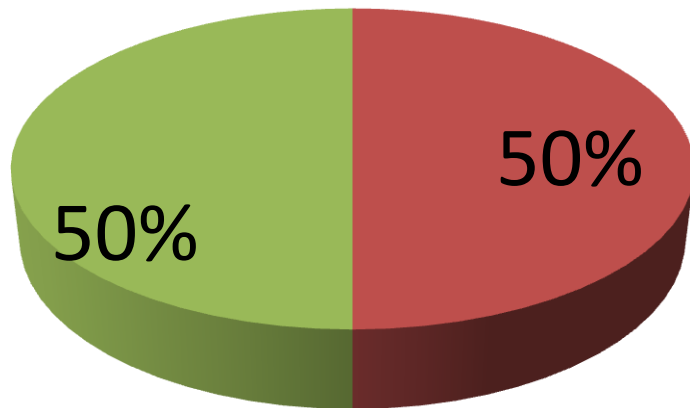
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cosmetics	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		250	3,000
Salary (self)		5,000	60,000
Guard		150	1,800
Entertainment		300	3,600
Transportation		1,000	12,000
Total fixed Cost (D)		9,200	94,800
Net Profit (E) [C-D]		5,800	85,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Body Lotion (30 x 140)	4,200	5,000	9,200
Oil (100 x 170)	17,000	20,000	37,000
Soap (200 x 28)	5,600	5,000	10,600
Fairness Cream (100 x 95)	9,500	5,000	14,500
Body Spray	4,800	5,000	9,800
Powder, Brush, Tissue etc	30,000	30,000	60,000
Ornaments	28,900	30,000	58,900
Total	100,000	100,000	200,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 100,000

■ Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year
Revenue (sales)			
Cosmetics	3,300	99,000	1,188,000
Total Sales (A)	3,300	99,000	1,188,000
Less. Variable Expense			
Cosmetics	2,475	74,250	891,000
Total variable Expense (B)	2,475	74,250	891,000
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		350	4,200
Salary (self)		5,000	60,000
Guard		150	1,800
Entertainment		300	3,600
Transportation		1,500	18,000
Salary (staff)		3,000	36,000
Total Fixed Cost		12,800	153,600
Net Profit (E) [C-D]		11,950	143,400
Investment Payback			120,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	100,000
1.2	Net Profit	143,400
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	243,400
2	Cash Outflow	
2.1	Purchase of Product	100,000
2.2	Payment of GB Loan	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000
	Total Cash Outflow	220,000
3	Net Cash Surplus	23,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 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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Soya
Choco
Soya
Choco

Senora
Senora
Senora
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Balucherry
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মহাজ্ঞানের পাশবই

১৯৬৬/১০/১৮
১৯৬৬

নাম	নাসহরিষ	কুমিল্লা
কেন্দ্রের নাম	কুমিল্লা	
শাখা	আতশিয়া-শাখা	

FAMILY PICTURE

