

Proposed NU Business Name: **MITA COSMETICS**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD.Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD RANA
Age	:	10/10/1995 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Baroiparap, P.O: Puthiya, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MAJEDA BEGUM
(iii) Father's name	:	MD. MOTIUR RAHMAN
(iv) GB member's info	:	Branch: Puthiya Centre # 61(Female), Member ID: 6935/1, Group No: 04 Member since: From 1997 (19 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 15600
(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	:	5 years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01796892334
Mother's Contact No.	:	01760175482
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BEGUM joined Grameen Bank since -- years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITA COSMETICS
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 10 ft= 220 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

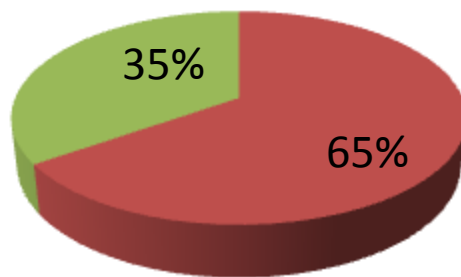
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bag,cosmetics,City gold etc	6000	180000	2160000
Total Sales (A)	6000	180000	2160000
Less Variable Expense			
Bag,cosmetics,City gold etc	5400	162000	1944000
Total variable Expense (B)	5,400	162000	1944000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		3,000	36000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		90	1080
Mobile bill		300	3600
Total fixed cost (D)		10,390	124680
Net Profit (E)= [C-D]		7,610	91320

Investment Breakdown

Particulars	Existing	Proposed	Total
Bag	21,000	20,000	41000
Cosmetics	103,000	40,000	143000
City gold	25,000	0	25000
Tooth brush	1,000	0	1000
Goft items	0	20,000	20000
	150,000	80,000	230000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Bag,cosmetics,City gold etc	9300	279000	3348000	3515400
Total Sales (A)	9300	279000	3348000	3515400
Less Variable Expense				
Bag,cosmetics,City gold etc	8370	251100	3013200	3163860
Total variable Expense (B)	8,370	251100	3013200	3163860
Contribution Margin (CM) [C=(A-B)	930	27900	334800	351540
Less Variable Expense				
Rent		1,500	1,800	1,800
Electricity bill		500	6000	6000
Transportation		3,000	36,000	36,000
Salary (Self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		300	3600	3800
Guard		90	1080	1080
Mobile bill		400	4800	5000
Total fixed cost (D)		13,700	148,200	148,600
Net Profit (E)= [C-D]		14200	170400	202,940
Investment Payback			48,000	48,000

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

SR#	<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	170,400	202,940
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		122,400
	Total Cash Inflow	250400	325340
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	122,400	277340

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









মডার্ন কসমেটিক্স এন্ড হারবাল ইন্ডাস্ট্রিজ লিঃ

মডার্ন টাওয়ার বানেশ্বর, পুঠিয়া, রাজশাহী



স্মিতা কসমেটিক্স

প্রোঃ মাসুদ রানা, পুঠিয়া, রাজশাহী, মোবাঃ ০১৭৯৬-৮৯২৩৩৪

পরামর্শের জন্য

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FAMILY PICTURE

