

Proposed NU Business Name: **M/S MA COSMETICS & NAZMUL KHELA GHOR**



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. NAZMUL HOSSAIN |
| Age | : | 30-11-1986 (30 Years) |
| Education, till to date | : | MA |
| Marital status | : | Married |
| Children | : | NIL |
| No. of siblings: | : | 1 Brother & 1 Sister |
| Address | : | Vill: Kanaikandor, P.O: Sherpur, P.S: Mirzapur, Dist: Bogra |
| 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. HOSNEARA |
| (iii) Father's name | : | MD. ISMAIL HOSSAIN |
| (iv) GB member's info | : | Branch: Mirzapur, Sherpur, Centre # 03(Female), Member ID: 7217, Group No: 09 Member since: 30-07-1998 to 05-04-2011 (13Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: Nil, Outstanding loan: NIL |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01915-665188 |
| Mother's Contact No. | : | 01721-208403 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HOSNEARA joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | M/S MA COSMETICS & NAZMUL KHELA GHOR |
| Location | : | Hazi Super Market, Mirzapur Bazar, Sherpur, Bogra |
| Total Investment in BDT | : | BDT 3,50,000/- |
| Financing | : | Self BDT 2,50,000/-(from existing business) 71% Required Investment BDT 1,00,000/-(as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15 ft x 12 ft= 180square 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, toys etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months. |

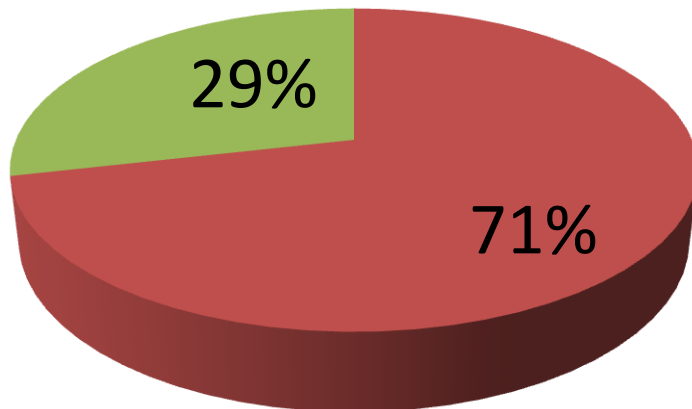
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Cosmetics, Show piece, Sports Items | 2,100 | 63,000 | 756,000 |
| Total Sales (A) | 2,100 | 63,000 | 756,000 |
| Less. Variable Expense | | | |
| Cosmetics, Show piece, Sports Items | 1,575 | 47,250 | 567,000 |
| Total variable Expense (B) | 1,575 | 47,250 | 567,000 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 189,000 |
| Less. Fixed Expense | | | |
| Rent | | 800 | 9,600 |
| Electricity bill | | 400 | 4,800 |
| Mobile Bill | | 300 | 3,600 |
| Transportation | | 200 | 2,400 |
| Generator Bill | | 300 | 3,600 |
| Guard | | 150 | 1,800 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 7,350 | 88,200 |
| Net Profit (E) [C-D] | | 8,400 | 100,800 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|----------------|----------------|----------------|
| Cosmetics | 150,000 | 0 | 150,000 |
| Show piece | 20,000 | 30,000 | 50,000 |
| Sports Item | 80,000 | 70,000 | 150,000 |
| Total | 250,000 | 100,000 | 350,000 |

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 100,000
- Total 350,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|---------------|------------------|------------------|
| Revenue (sales) | | | | |
| Cosmetics, Show piece, Sports Items | 2,800 | 84,000 | 1,008,000 | 1,058,400 |
| Total Sales (A) | 2,800 | 84,000 | 1,008,000 | 1,058,400 |
| Less. Variable Expense | | | | |
| Cosmetics, Show piece, Sports Items | 2,100 | 63,000 | 756,000 | 793,800 |
| Total variable Expense (B) | 2,100 | 63,000 | 756,000 | 793,800 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 252,000 | 264,600 |
| Less. Fixed Expense | | | | |
| Rent | | 800 | 9,600 | 9,600 |
| Electricity bill | | 400 | 4,800 | 5,200 |
| Mobile Bill | | 400 | 4,800 | 5,200 |
| Transportation | | 300 | 3,600 | 4,500 |
| Generator Bill | | 300 | 3,600 | 4,000 |
| Guard | | 150 | 1,800 | 2,400 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Entertainment | | 200 | 2,400 | 2,800 |
| Total Fixed Cost | | 7,550 | 90,600 | 93,700 |
| Net Profit (E) [C-D] | | 13,450 | 161,400 | 170,900 |
| Investment Payback | | | 60,000 | 60,000 |

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 | 100,000 | |
| 1.2 | Net Profit | 161,400 | 170,900 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 101,400 |
| | Total Cash Inflow | 261,400 | 272,300 |
| 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) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 101,400 | 212,300 |

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



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আনন্দিক
হাউস



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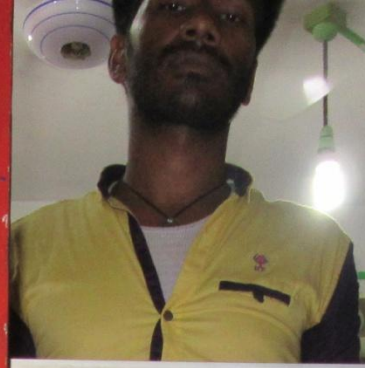
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Kundan

CHIP

SKY-ROX
SPORTS

W WISH
COURT
SHOES

Handwritten notes and receipts on the counter.

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বিস্মিল্লাহির রাহমানির রাহিম

মোবা: ০১৯১৫-৬৬৫১৮৮
০১৭৪৪-৯৪৬৮৮২

মা কস্মেটিক্স এন্ড
নাজমুল খেলা ঘর

এখানে মেয়েদের সকল প্রকার কস্মেটিক্স
পণ্য সহ এ্যান্টিকের গহনা, বাচ্চাদের খেলনা, গিফট সামগ্রী,
সোপিছ, ফুটবল খেলার সকল পণ্য সুলভ মূল্যে বিক্রয় করা হয়।

মির্জাপুর হাজী সুপার মার্কেট, (রুম নং- ১৮) | সালাম আর
০১৭৪৪-৯৪৬৮৮২

FAMILY PICTURE

