

Proposed NU Business Name: **MA GIFT & COSMETCS**



Project identification and prepared by: Md. Abdul Auwal,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASEL KABIR
Age	:	15-07-1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Miapur , P.O: Charghat, P.S: Carmat, 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	:	RAHELA BEGUM
(iii) Father's name	:	MD SHAFIUDDIN
(iv) GB member's info	:	Branch: Charghat , Centre # 52 (Female), Member ID: 8226/1, Group No: 09 Member since:11-07-07 (09Years) First loan: BDT
Further Information:		Existing Loan: BDT 1,50,000, Outstanding loan: BDT 57,600
(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. Own business 3Years He has 2 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747780905
Mother's Contact No.	:	01623249786
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHELA BEGUM joined Grameen Bank since 09 years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA GIFT & COSMETCS
Location	:	Charmat Baazar Rajshahi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 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, Horlics, Mastered oil etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

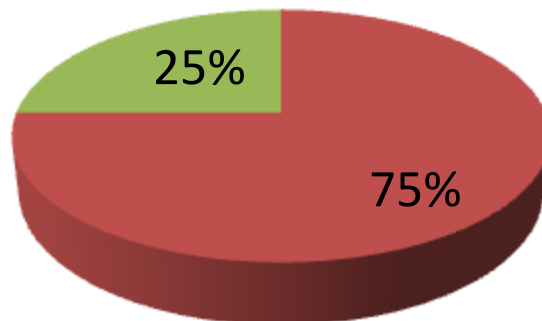
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Horlics, Mastered oil etc.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Cosmetics, Horlics, Mastered oil etc.	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		200	2400
Bank charge		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,800	93600
Net Profit (E)= [C-D]		7,200	86400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	0	0	79,000	0	0	30,000	109,000
Horlics	3	500	1,500	0	0	1,500	1,500
Mastered oil	4	50	200	0	0	200	200
Soyabin	0	0	0	0	0	0	0
Soft drinks			10,000			10,000	10,000
Biscuit			40,000			40,000	40,000
Milk	4	200	800			800	800
Horlics	2	100	200			200	200
Vanity bag	2	150	300			300	300
Soap			7,000			7,000	7,000
Others			8,000			8,000	8,000
Bag & Chips			2,000			2,000	2,000
Football & Umbrella	0	0	0	0	0	20,000	20,000
Total	15	0	150,000	0	0	50000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics, Horlics, Mastered oil etc.	3800	114000	1368000	1436400
Total Sales (A)	3800	114000	1368000	1436400
Less Variable Expense				
Cosmetics, Horlics, Mastered oil etc.	3040	91200	1094400	1149120
Total variable Expense (B)	3,040	91200	1094400	1149120
Contribution Margin (CM) [C=(A-B)	760	22800	273600	287280
Less Variable Expense				
Rent		1,500	18000	18,000
Electricity bill		700	8400	8600
Transportation		400	4,800	5,200
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		200	2400	2400
Bank charge		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		8,200	98,400	99,200
Net Profit (E)= [C-D]		14600	175200	188,080
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		35,400
	Total Cash Inflow	115400	104070
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	35,400	74070

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



এক দাম

এক দাম

Metaco

একদম

মা

গিফট



কসমে

টিব্ব



2016

এক দিন

এক দিন

এক দিন

Tip Top

এক দিন

এক দিন

এক দিন

এক দিন



এক দাম

2016

এক দাম

Apex



এক দাম

এক দাম

এক দাম

এক দাম

Apex



FAMILY PICTURE

