

## Proposed NU Business Name: **MS ASHA COSMETICS**



Project identification and prepared by: Md Anowar Hossain  
Mohastanj Unit, Bogra

Project verified by: Md Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SAFI</b>
Age	:	01-01-1990 (26 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Telihara Dakshinpara , P.O: Shekher kola , P.S: Bogura Sadar , Dist: Bogula
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST MAKSUDA BEGUM</b>
(iii) Father's name	:	<b>MD FARID UDDIN</b>
(iv) GB member's info	:	Branch : Gokul, Bagura , Centre : 01 (Female), Member ID: 7076, Group No: 09 Member since: 27-08-2007 (05 Years) First loan: BDT 4000
Further Information:		Existing loan: BDT 10000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01738-162166
Family's Contact No.	:	01728-326152
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MAKSUDA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ASHA COSMETICS</b>
Location	:	Gokul
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 07 ft= 140 sq ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cosmetics &amp; Ornaments.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra City</li><li>▪Agreed grace period is 3 months.</li></ul>

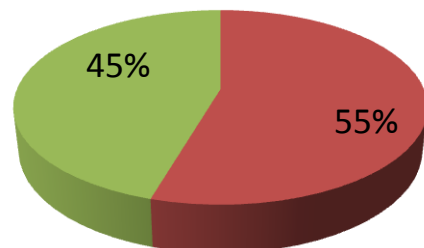
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Wooden Furniture.	1600	48000	576000
<b>Total Sales (A)</b>	1600	48000	576000
<b>Less Variable Expense</b>			
Wooden Furniture.	1120	33600	403200
<b>Total variable Expense (B)</b>	1,120	33600	403200
<b>Contribution Margin (CM) [C=(A-B)]</b>	480	14400	172800
<b>Less Variable Expense</b>			
Rent		400	4800
Electricity bill		100	1200
Transportation		700	8400
Salary (self)		5000	60000
Entertainment		500	6000
Guard		150	1800
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		7,250	87000
<b>Net Profit (E)= [C-D]</b>		7,150	85800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Lotion	40	100	4,000	100	100	10,000	14,000
Oil	100	100	10,000	200	100	20,000	30,000
Lase, Breslet	1	10000	10,000	1	10000	10,000	20,000
Others	1	16000	16,000	1	10000	10,000	26,000
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>143</b>	<b>0</b>	<b>60,000</b>	<b>302</b>	<b>0</b>	<b>50,000</b>	110,000

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Wooden Furniture.	2400	72000	864000	907200	952560
<b>Total Sales (A)</b>	2400	72000	864000	907200	952560
<b>Less Variable Expense</b>					
Wooden Furniture.	1680	50400	604800	635040	666792
<b>Total variable Expense (B)</b>	1,680	50400	604800	635040	666792
<b>Contribution Margin (CM) [C=(A-B)</b>	720	21600	259200	272160	285768
<b>Less Variable Expense</b>					
Rent		400	4800	4,800	4800
Electricity bill		300	3600	4100	4600
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		150	1800	1800	1800
Mobile bill		500	6000	6100	6200
<b>Total fixed cost (D)</b>		7,850	94,200	95,300	96400
<b>Net Profit (E)= [C-D]</b>		13750	165000	176,860	189368
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	165,000	176,860	189368
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145,000	301860
	<b>Total Cash Inflow</b>	225000	321860	491228
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	80,000	20000	20000
3	<b>Net Cash Surplus</b>	145,000	301860	471228

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

