

Proposed NU Business Name: BAPPY COSMETICS



Project identification and prepared by: Jahidul Kamal
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOAZZEM HOSSAIN
Age	:	15-04-1982 (34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Rosulpur , P.O: Rosulpur , P.S: Tangail Sadar , Dist: Tangail
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 NURJAHAN BEGUM
(iii) Father's name	:	MD SHAMSUN NAHAR
(iv) GB member's info	:	Branch :Gala, Centre : 18 (Female), Member ID: 2522, Group No: 05 Member since: 02-07-1998 (12 Years) First loan: BDT 2000 Existing loan: BDT 20000 Outstanding loan: NIL
Further Information:		
(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	:	08 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01743-925969
Family's Contact No.	:	01742-782666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NURJAHAN BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BAPPY COSMETICS
Location	:	Rasulpur Baazar , tangail
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 100000 /- (from existing business) 59% Required Investment BDT 70000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soap,Paste, Biscuit,Shmapoo etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Tangail▪Agreed grace period is 3 months.

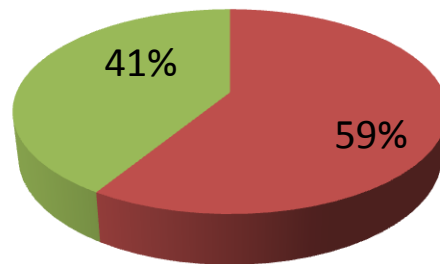
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soap,Paste, Biscuit,Shmapoo etc.	2100	63000	756000
Total Sales (A)	2100	63000	756000
Less Variable Expense			
Soap,Paste, Biscuit,Shmapoo etc.	1575	47250	567000
Total variable Expense (B)	1,575	47250	567000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Rent		500	6000
Electricity bill		200	2400
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		400	4800
Guard		300	3600
Mobile bill		300	3600
Total fixed cost (D)		7,700	92400
Net Profit (E)= [C-D]		8,050	96600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soap	180	45	8,100	0	0	0	8,100
Paste	40	125	5,000	0	0	0	5,000
Oil	70	75	5,250	0	0	0	5,250
Biscuit	1	3000	3,000	1	20000	20,000	23,000
Shaving items	1	4000	4,000	0	0	0	4,000
Stationary items	1	15000	15,000	1	20000	20,000	35,000
Shampoo	1	5000	5,000	0	0	0	5,000
Others	1	24650	24,650	0	0	0	24,650
Cosmetics	1	30000	30,000	1	30000	30,000	60,000
Rent	1	20000	0	0	0	0	0
Total	297	0	100,000	3	0	70,000	170,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Soap,Paste, Biscuit,Shmapoo etc.	4900	147000	1764000	1852200	1944810
Total Sales (A)	4900	147000	1764000	1852200	1944810
Less Variable Expense					
Soap,Paste, Biscuit,Shmapoo etc.	3920	117600	1411200	1481760	1555848
Total variable Expense (B)	3,920	117600	1411200	1481760	1555848
Contribution Margin (CM) [C=(A-B)	980	29400	352800	370440	388962
Less Variable Expense					
Rent		500	6000	6,000	6000
Electricity bill		400	4800	5300	5800
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Guard		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		13,300	159,600	160,700	161800
Net Profit (E)= [C-D]		16100	193200	209,740	227162
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	173,160	185,380	198266
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145,160	302540
	Total Cash Inflow	243160	330540	500806
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	145,160	302540	472806

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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





Man in a blue plaid shirt standing behind the counter.

WONDER
EGGS

50

Wash & Wash
Baby Wipes









LET'S GO GO GO

MEGA
SUPER
GUM

Treat
EGGY'S

Ping PONG

WONDER
EGG

KRACKERS
KING

MUNCHIES

Pcs



WATER 655



APPLE

NOVA





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

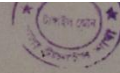
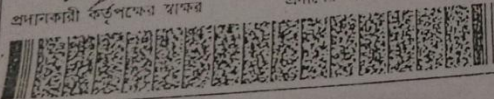


নাম: মোঃ নজরুল ইসলাম
Name: MD. NAZRUL ISLAM
পিতা: মোঃ শামসুল হক
মাতা: মোহাম্মদ নূরজাহান বেগম
Date of Birth: 15 Apr 1982
ID NO: 19819319541000211

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও শাওয়া গেলে নিকটস্থ পোল্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা-ছোতা: শাবের উত্তর পাড়া, গ্রাম-লাত্রা, রসুলপুর, রসুলপুর, ডাকঘর: রসুলপুর - ১৯০০, টাঙ্গাইল সদর, টাঙ্গাইল

প্রদানকারী কর্মসূচির স্বাক্ষর

প্রদানের তারিখ: ১৯/০৯/২০১০



প্রত্যয়ন পত্র

এই নর্মে প্রত্যয়ন করা যাইতেছে যে, জনাব/জনাবা মোঃ নজরুল ইসলাম
তিনি গ্রামীন ব্যাংক গালা টাঙ্গাইল শাখার কেন্দ্র নং...১৯০০ গ্রাম
নং...০৫ খলী নং...২৫২ একজন নিয়মিত সদস্য ছিলেন। তিনি ০২-০৭-২০১০
তারিখে গ্রুপে যোগদান করেন এবং ০৫-০৫-২০১০ তারিখে গ্রুপ ত্যাগ করেন। তার
নিয়মিত কিস্তি ছিল।

আমি তাহার সর্বাদীন অঙ্গল কামনা করি।

(Signature)

শ্রীঃ ইউনুস আলী
পরিচালক
গ্রামীন ব্যাংক
টাঙ্গাইল শাখা

FAMILY PICTURE

