

Proposed NU Business Name: **FATEMA COSMETIC**



Project identification and prepared by: Md. Shah Alom
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Project verified by: MD. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU RAIHAN
Age	:	05-01-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Konkai, P.O: Dupchachia , P.S: Dupchachia, 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	:	MST. ROKSANA KHATUN
(iii) Father's name	:	MD.ABDUR RASHID
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 09 (Female), Member ID: 2832/1, Group No: 06 Member since: 20-09-1998 (20 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT: Nil
(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	:	05 years experience in running business 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-649831
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Lt. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKSANA KHATUN joined Grameen Bank since 05 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	:	FATEMA COSMETIC
Location	:	Mow Palaza, Dupchachia, Bogra
Total Investment in BDT	:	BDT 320000/-
Financing	:	Self BDT 260000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 15 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Coconut oil, Lotion, Soap, Face Wash, Snow, Cream etc.▪ 10% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Bogra,Dupchachia▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Lotion, Shop, Face Wash, Snow, Cream	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Lotion, Shop, Face Wash, Snow, Cream	3600	108000	1296000
Total variable Expense (B)	3,600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		0	0
Entertainment		300	3600
Genator		150	1800
Mobile bill		100	1200
Total fixed cost (D)		9,150	109800
Net Profit (E)= [C-D]		2,850	34200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetic Item	1100	50	55000	350	100	35000	90000
Shampoo	150	150	22500	150	150	22500	45000
Belt	50	200	10000	0	0	0	10000
Others	25	100	2500	25	100	2500	5000
Security	1	170000	170000				1700000
Total	1250	0	260000	1515	0	60,000	320000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
,Lotion, Shop, Face Wash, Snow, Cream	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less Variable Expense				0	0
Lotion, Shop, Face Wash, Snow, Cream	5100	153000	1836000	1927800	2024190
Total variable Expense (B)	5100	153000	1836000	1927800	2024190
Contribution Margin (CM)					
[C=(A-B)	900	27000	324000	340200	357210
Less Variable Expense				0	0
Rent		2,000	24000	25200	26460
Electricity bill		1000	12000	12600	13230
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5000	60000	63000	66150
Guard		100	1200	1260	1323
Entertainment		500	6000	6300	6615
Genator		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		15,100	181200	190260	199773
Net Profit (E)= [C-D]		11,900	142800	149940	157437
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	142,800	149,940	157,437
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118,800	244,740
	Total Cash Inflow	202,800	268,740	402,177
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	118,800	244,740	378,177

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 12 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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FAMILY PICTURE

