

Proposed NU Business Name: **ABJAL COSMETICS**



Project identification and prepared by: Md Shahidul Islam
Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABJAL HOSSAIN
Age	:	18-07-1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: North Milik, P.O: Bagha, P.S: Bagha, 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	:	MOST. RAJIA BEGUM
(iii) Father's name	:	MD ABDUS SATTAR
(iv) GB member's info	:	Branch: Monigram, Centre # 23 (Female), Member ID: 1865/2, Group No: 03 Member since: 15-03-2000 (17 Years) First loan: BDT 10,000 Taka.
Further Information:		Existing loan: BDT 40,000/-, Outstanding loan: 27,450/-
(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.)	:	None
Business Experiences and Training Info	:	7 years experience in running business. 7 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-002718
Family's Contact No.	:	01754-121668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAJIA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABJAL COSMETICS
Location	:	Bagha High School Gate, Bagha, Rajshahi
Total Investment in BDT	:	BDT 85,000
Financing	:	Self BDT 35,000 (from existing business) 41% Required Investment BDT 50,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 4,000 Taka.
Proposed Salary	:	BDT 4,000 Taka.
Size of shop	:	10 ft x 6 ft= 60 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Currently run a cosmetics shop.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The shop is rented.▪Collects goods from Bagha Bazaar, Rajshahi.▪Agreed grace period is 3 months.

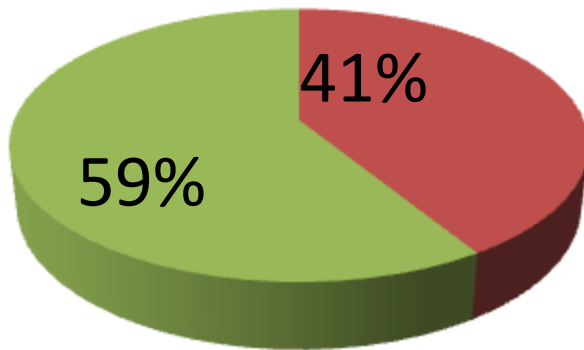
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics Item	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Cosmetics Item	700	21,000	252,000
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		250	3,000
Salary (self)		4,000	48,000
Transportation		300	3,600
Rent		500	6,000
Total fixed Cost (D)		5,250	63,000
Net Profit (E) [C-D]		3,750	45,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	100	50	5,000	200	50	10,000	15,000
Biscuit	10	300	3,000	40	300	12,000	15,000
Chips	40	10	400	100	10	1,000	1,400
Brush	7	100	700	60	100	6,000	6,700
Chanachur	200	10	2,000	260	10	2,600	4,600
Pen	10	60	600	55	60	3,300	3,900
Juice	100	20	2,000	150	20	3,000	5,000
Soft Drinks	50	30	1,500	100	30	3,000	4,500
Soap	15	300	4,500	30	300	9,000	13,500
Others	1	15300	15,300	1	100	100	15,400
Total	533		35,000	996		50,000	85,000

Source of Finance



- Entrepreneur's Contribution 35,000
- Investor's Investment 50,000
- Total 85,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics Item	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Cosmetics Item	1,050	31,500	378,000	396,900	416,745
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Electricity Bill		200	2,400	3,000	3,500
Mobile Bill		350	4,200	5,500	6,000
Salary (self)		4,000	48,000	48,000	48,000
Transportation		400	4,800	5,500	6,000
Rent		500	6,000	6,000	6,000
Total Fixed Cost		5,450	65,400	68,000	69,500
Net Profit (E) [C-D)		8,050	96,600	102,100	109,105
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,600	102,100	109,105
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		76,600	158,700
	Total Cash Inflow	146,600	178,700	267,805
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	76,600	158,700	247,805

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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



গ্রামীণফোন

আফজাল কসমেটিক্স

হাই স্কুল গেট, বাঘা, রাজশাহী



SONLITE

Atom

Amfilla

CODE

Direct



FAMILY PICTURE

