

Proposed NU Business Name: **JANNATUL COSMETICS & VERAITIS STORE**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUMI AKTER
Age	:	09-07-1991(26Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	Vill: Aoukpara, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MRS ROKEA BEGUM
(iii) Father's name	:	TOFAYEL AHMED
(iv) GB member's info	:	Branch: Asulia, Centre #14 (Female), Member ID:1458/2, Group No: 03 Member since: 20-02-2013 First loan: BDT 5,000/- Existing loan: BDT 50.000/- Outstanding loan: BDT 16,200/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01949-759980
Mother's Contact No.	:	01927-466075
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS ROKEA BEGUM joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNATUL COSMETICS &VERAITIS STORE
Location	:	Kalma, Dairy Farm, Savar, Dhaka.
Total Investment in BDT	:	BDT 2,67,000/-
Financing	:	Self BDT 2,07,000(from existing business) 78% Required Investment BDT 60,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 8 ft. = 96 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bag,Creem,Soap Oil, Cosmetics etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in rent place.▪Collects goods from Chak Bazar, Dhaka.▪Agreed grace period is 3 months.

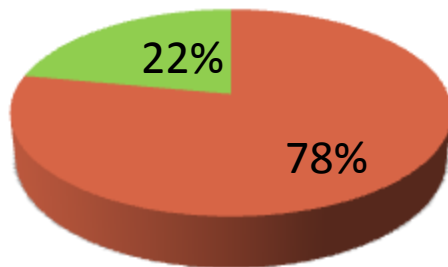
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Cosmetics	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		2000	24000
Entertainment		200	2400
Guard		180	2160
Generator		150	1800
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		10,630	127560
Net Profit (E)= [C-D]		7,370	88440

Investment Breakdown

Particulars	Existing	Proposed	Total
Cream	5,000	5,000	10000
Oil	15,000	10,000	25000
Shoap,shampo	10,000	8,000	18000
Fress Wash,past	5,000	7,000	12000
Parfium	7,000	5,000	12000
Paper,Pen,Plaing,	5,000	1,000	6000
Bag,Lotion etc	10,000	4,000	14000
Chokolate,Biscrit,Chips	30000	10000	40000
Cold Drinks		10000	10000
Accessories	20000		20000
Advance	100000		100000
Total=	207,000	60,000	267,000

Source of Finance



- Entrepreneur's Contribution's = 207000
- Investor Investment's = 60000
- Total = 267000

Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cosmetics	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Cosmetics	3200	96000	1152000	1209600	1270080
			0		
Total variable Expense (B)	3,200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400	317520
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		500	6000	6500	7000
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		2000	24000	24000	24000
Entertainment		300	3600	3600	3600
Guard		180	2160	2160	2160
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		11,230	132,960	134,060	135160
Net Profit (E)= [C-D]		12770	153240	168,340	182360
Investment Payback			24,000	24,000	24,000

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	153,240	168,340	182360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		129,240	273580
	Total Cash Inflow	213240	297580	455940
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	129,240	273580	431940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Middle Kalma, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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FAMILY PICTURE

