

**Proposed NU Business Name: SAKIL SAKIB COSMETICS**



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Project verified by: MD Mozaharul Islam



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

Name	:	<b>MD. ASHRAF ALI</b>
Age	:	13-06-1985 (32 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	2 SONS
No. of siblings:	:	3 Sisters
Address	:	Vill: Telihata , P.O: Sukhan pukur , P.S: Gabtoli , 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	:	<b>MST. RABIA</b>
(iii) Father's name	:	<b>LATE MOKSED ALI</b>
(iv) GB member's info	:	Branch : Sonaray , Centre : 7(Female), Member ID: 4210 , Group No: 08 Member since: 01-09-2009 -2014 (05 Years) First loan: BDT 5000
Further Information:		Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	5years experience in running business. NO Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01761-382071
Family's Contact No.	:	01767-033015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RABIA** joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAKIL SAKIB COSMETICS</b>
Location	:	-
Total Investment in BDT	:	BDT 125000/-
Financing	:	Self BDT 75000/- (from existing business) 60% Required Investment BDT 50000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	--
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cosmetics .</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur . Existing no employee.</li><li>▪The shop is own.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

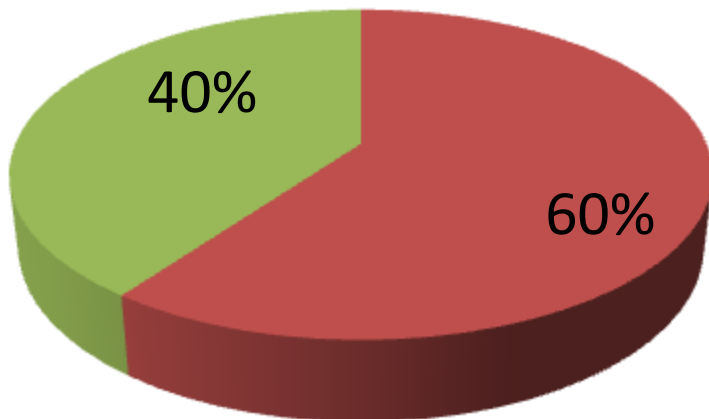
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics	1800	54000	648000
<b>Total sales (A)</b>	1800	54000	648000
<b>Less Variable Exp.</b>			
Cosmetics	1530	45900	550800
<b>Total Variable exp. (B)</b>	1530	45900	550800
<b>Contribution Margin CM [C= (A-B)]</b>	<b>270</b>	<b>8100</b>	<b>97200</b>
<b>less fixed exp.</b>			
Rent		400	4800
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		4000	48000
Mobile		100	1200
<b>total fixed cost (D)</b>		5000	60000
<b>Net profit (E) [C-D]</b>		<b>3100</b>	<b>37200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	145	75	10,875	150	70	10,500	21,375
Shampoo	102	130	13,260	50	250	12,500	25,760
Coconut oil	120	45	5,400	70	200	14,000	19,400
Lotion	130	55	7,150	56	80	4,480	11,630
Soap	97	110	10,670	42	150	6,300	16,970
LUX Soap	100	55	5,500			0	5,500
Powder	100	35	3,500			0	3,500
Others	81	45	3,645	222	10	2,220	5,865
Security			15,000				15,000
<b>Total</b>	<b>875</b>		<b>75,000</b>	<b>590</b>		<b>50,000</b>	<b>125,000</b>

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics	2800	84000	1008000	1058400	1111320
<b>Total Sales (A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
less variable Expenses					
Cosmetics	2380	71400	856800	899640	944622
Total variable Expenses (B)	2380	71400	856800	899640	944622
<b>Contribution Margin (CM)= (A-B)</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expenses</b>					
Rent		400	4800	4800	4800
Electricity bill		200	2400	2400	2400
Transportation		350	4200	4200	4200
Salary (self)		5000	60000	60000	60000
Mobile		200	2400	2400	2400
Total Fixed Cost		6150	73800	73800	73800
<b>Net Profit (E) (C-D)</b>		<b>6450</b>	<b>77400</b>	<b>84960</b>	<b>92898</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



## 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	50,000		
1.2	Net Profit	77,400	84,960	92898
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		57,400	122360
	<b>Total Cash Inflow</b>	127400	142360	215258
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	57,400	122360	195258

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 0 Years: 05  
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

