

Proposed NU Business Name: **RIFAT COSMETICS**



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Mohastha Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. REZAUL KARIM
Age	:	20-09-1988(29Years)
Education, till to date	:	SSC
Marital status	:	MARRIED
Children	:	1 SON
No. of siblings:	:	4 Sister
Address	:	Vill: Hajra Bari, P.O: Mohasthan Jadughar, P.S: Shibgonj, 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 REJIA BEGUM
(iii) Father's name	:	MD. ABDUL JALIL
(iv) GB member's info	:	Branch: Gokul Bogra Centre # 57(Female), Member ID: 4093, Group No: 07 Member since: 20-10-2012 (5Years) First loan: BDT 5,000/- Outstanding loan: BDT NIL /-
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	NO years experience in running business. NO 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.	:	01768-910841
Family's Contact No.	:	01741-682672
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST REJIA BEGUM joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIFAT COSMETICS
Location	:	Mohasthan Bazar
Total Investment in BDT	:	BDT 313000/-
Financing	:	Self BDT 245000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 10 ft= 80 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bogra .▪Agreed grace period is 3 months.

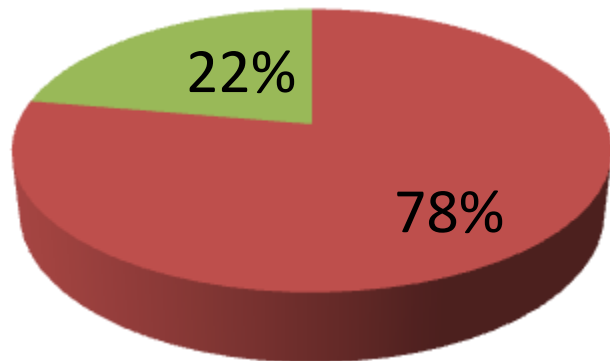
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	2560	76800	921600
Total sales (A)	2560	76800	921600
Less Variable Exp.			
Cosmetics	2048	61440	737280
Total Variable exp. (B)	2048	61440	737280
Contribution Margin CM [C= (A-B)]	512	15360	184320
less fixed exp.			
Rent		1200	14400
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile		200	2400
total fixed cost (D)		7700	92400
Net profit (E) [C-D]		7660	91920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cream	100	100	10,000	100	200	20,000	30,000
Lotion	50	150	7,500	100	100	10,000	17,500
Powder	50	50	2,500	100	100	10,000	12,500
Hena	80	250	20,000	100	100	10,000	30,000
Body Spray	40	200	8,000	100	200	20,000	28,000
Soap	10	1400	14,000				14,000
Facewash	50	80	4,000				4,000
Drinks	10	500	5,000				5,000
Gold Cream	100	50	5,000				5,000
Others	95	200	19,000				19,000
Security			150,000				150,000
Total	585		245,000	500		70,000	315,000

Source of Finance



■ Entrepreneur's Contribution 245,000

■ Investor's Investment 70,000

■ Total 315,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics	3560	106800	1281600	1345680	1412964
Total Sales (A)	3560	106800	1281600	1345680	1412964
less variable Expenses					
Cosmetics	2848	85440	1025280	1076544	1130371
Total variable Expenses (B)	2848	85440	1025280	1076544	1130371
Contribution Margin (CM)= (A-B)	712	21360	256320	269136	282592.8
Less Fixed Expenses					
Rent		1200	14400	14400	14400
Electricity bill		500	6000	6000	6000
Transportation		550	6600	6600	6600
Salary (self)		5000	60000	60000	60000
Entertainment		250	3000	3000	3000
Guard		100	1200	1200	1200
Mobile		300	3600	3600	3600
Total Fixed Cost		7900	94800	94800	94800
Net Profit (E) (C-D)		13460	161520	174336	187792.8
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	161,520	174,336	187792.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,520	279856
	Total Cash Inflow	231520	307856	467648.8
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	
3	Net Cash Surplus	133,520	279856	439648.8

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







শ্রীমান এম এছ জেব্বার
ডিস এন্ড জেন্টস





FAMILY PICTURE

