

Proposed NU Business Name: **KALAM COSMETICS**



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Mawna Unit, Gajipur

Project verified by: Siddiqur Rahmans



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	RASHADUJJAMAN
Age	:	01-12-1988(29Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother 01 Sister .
Address	:	Vill: Tangra P.O: Tangra P.S: Sreepur Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FORIDA YASMIN
(iii) Husband's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Teangra Sreepur ,Centre # 04(Female), Member ID: 1852/4, Group No: 05 Member since: 04-05-2011(06Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: BDT 35,280
(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	:	04 years experience 04 years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agreculture(40,000=/ Yearly)
Entrepreneur Contact No.	:	01911-195770
Mother's Contact No.	:	01920-346019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FORIDA YASMIN joined Grameen Bank since 06 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KALAM COSMETIC
Location	:	Noyonpur bazar,
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,0000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 12ft= 120 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,Shampu,Coconut Oil,Vaslen,Fresh Wash Beg,etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

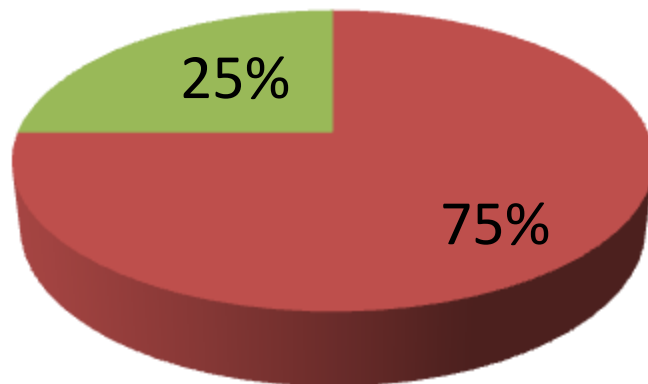
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shampu,Coconut Oil,Vaslen,Fresh Wash ,etc	1,800	54,000	6,48,000
Total Sales (A)	1,800	54,000	6,48,000
Less. Variable Expense			
Shampu,Coconut Oil,Vaslen,Fresh Wash ,etc	1,350	40,500	4,86,000
Total variable Expense (B)	1,350	40,500	4,86,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		3,00	3,600
Gurd		2,00	2,400
Genareter		3,00	3,600
Mobile Bill		4,00	4,800
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shampu (40 x 150)	6,000	7,500	13,500
Coconut Oil,(40x120)	4,800	6,000	10,800
Vaslen(30x120)	3,600	4,800	8,400
Fresh Wash(30x200)	6,000	10,000	16,000
Bell(50x100)	5,000	0	5,000
Snow(60x60)	3,600	0	3,600
Security	1,00,000	0	1,00,000
Others	21,000	21,700	42,700
Total	1,50,000	50,000	2,00,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shampu,Coconut Oil,Vaslen,Fresh Wash ,etc	2,500	75,000	9,00,000	9,45,000	9,92,250
Total Sales (A)	2,500	75,000	9,00,000	9,45,000	9,92,250
Less. Variable Expense					
Shampu,Coconut Oil,Vaslen,Fresh Wash ,etc	1,875	56,250	6,75,000	7,08,750	7,44,187
Total variable Expense (B)	1,875	56,250	6,75,000	7,08,750	7,44,187
Contribution Margin (CM) [C=(A-B)	6,25	18,750	2,25,000	2,36,250	2,48,062
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		7,00	8,400	8,600	8,800
Transportation		7,00	8,400	8,600	8,800
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		4,00	4,800	5,000	5,200
Gurd		2,00	2,400	2,400	2,400
Genareter		3,00	3,600	3,600	3,600
Mobile		6,00	7,200	7,400	7,600
Total Fixed Cost		8,400	1,00,800	1,01,600	1,02,400
Net Profit (E) [C-D)		10,350	1,24,200	1,34,650	1,45,662
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	1,24,200	1,34,650	1,45,662
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		68,920	1,83,570
	Total Cash Inflow	1,74,200	2,03,570	3,29,232
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	
2.2	Payment of GB Loan	35,280	0	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	1,05,280	20,000	20,000
3	Net Cash Surplus	68,920	1,83,570	3,09,232

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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











FAMILY PICTURE

