

Proposed NU Business Name: **TONATUNI COSMETICS AND GIFT CORNAR**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHUVO
Age	:	26-03-1984 (33Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Soon
No. of siblings:	:	05 Brothers 01 sister
Address	:	Vill:kamar gawP.O ;vaggokul,P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PUSPO BEGUM
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Vaggokul, Centre # 11(Female), Member ID: 4733, Group No: 07 Member since: 07-09-1992(07Years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	18years of business experience. : 011 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-168151
Family's Contact No.	:	01798-871882
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PUSPO BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: TONATUNI COSMETICS AND GIFT CORNAR
Location	:	Balapur bazar,vaggokul,sreenagar, mushigonj.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ltion ,criem,pest,cosmetics etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from chakbazar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

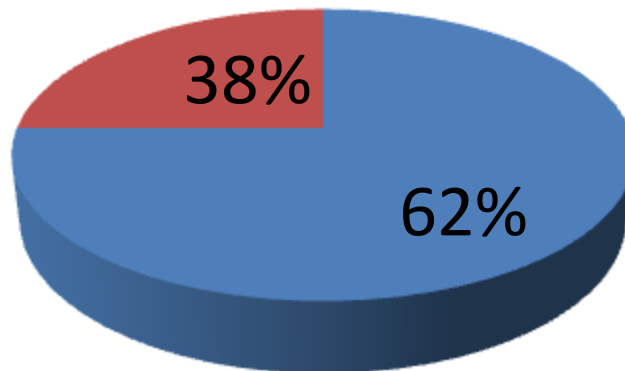
Particular	Daily	Monthly	Yearly
Revenue (sales)			
lotion,creem,cosmetics etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
lotion,creem,cosmetics etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		300	3,600
Transportation		300	3,600
Salary(self)		5,000	60,000
Entertainment		200	2,400
Generator		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		8,750	105,000
Net Profit (E) [C-D)		6,250	75,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Lotion	35	110	3850		35	110	3850	7700
Body spray	25	220	5500		50	220	11000	16500
Creem	100	150	15000		100	150	15000	30,000
Screen ceer	50	120	6000		50	120	6000	12000
Fresh wash	150	100	15000		100	100	10000	25,000
Power	25	45	1125	other			4150	15275
Savlon	200	30	6000					6000
Churi	450	100	5000					5000
City gold	10	220	2200					2200
other			11000					11000
security			10000					10000
Total			80,000				50,000	130,00

Source of Finance

■ Entrepreneur's contibution 80,000
 ■ Investor's Investment 50,000
 ■ Total 130,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Lotion,creem,cosmetics etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Lotion,creem,cosmetics	3,200	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	3,200	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Generator		150	1,800	1,890	1,985
Mobaile bill		300	3,600	3,780	3,969
Total Fixed Cost		9,750	117,000	117,750	118,538
Net Profit (E) [C-D]		9,450	113,400	124,170	135,479
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	113,400	124,170	135,479
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		93,400	197,570
	Total Cash Inflow	163,400	217,570	333,049
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	93,400	197,570	313,049

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 018 Years
Own Business :011
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

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কসমেটিকস এন্ড গিফট কর্ণার

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FAMILY PICTURE

