

Proposed NU Business Name: **MS NAYEEM COSMETICES**



Project identification and prepared by: Md . Motiur Rahman,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TANVIR SIDDIQ
Age	:	31-12-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Alangi P.O Alangi P.S: Dhunat, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SAJEDA BEGUM
(iii) Houseband's name	:	MD TASLIM UDDIN
(iv) GB member's info	:	Branch:Alangi,Dhunat, Centre # 32(Female), Member ID:2344, Group No: 04 Member since: 10-02-2000 (17Years) First loan: BDT 3,000 /-
Further Information:		Existing Loan: BDT 35,000/- Outstanding loan: BDT 28,050/-
(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	:	12 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.	:	01739-555691
Mother's Contact No.	:	01740-249171
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAJEDA BEGUM joined Grameen Bank since 17 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	:	MS NAYEEM COSMETICES
Location	:	Alangi,Dhunat,Bogra.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 08 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetice item sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

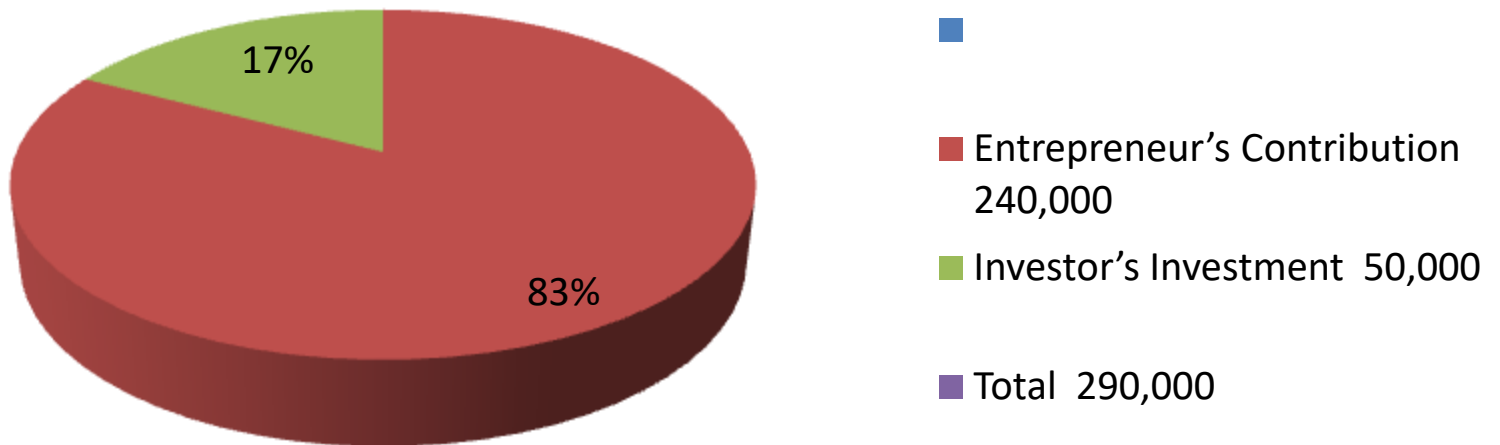
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics item Sales	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Purchase Cost	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
House rant		800	9,600
Electricity Bill		400	4,800
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		17,000	204,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	1	100,000	100,000	1	15,000	15,000	115,000
Soap	1	4000	4,000	0	0	0	4,000
Oil	1	5000	5,000	0	0	0	5,000
City Gold	1	5000	5,000	0	0	0	5,000
Khata, Pen	1	20000	20,000	1	10000	10,000	30,000
Shoe	1	66000	66,000	1	25000	25,000	91,000
Security	1	40000	40,000	0	0	0	40,000
Total	0	0	240,000	0	0	50,000	290,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Cosmetics sales	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Purchase cost	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
House rant		800	9,600	9,600	9,600
Electricity Bill		400	4,800	4,800	4,800
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,000	84,000	84,000	84,000
Net Profit (E) [C-D]		23,000	276,000	294,000	312,900
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	276,000	294,000	312,900
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		256,000	530,000
	Total Cash Inflow	326,000	550,000	842,900
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	256,000	530,000	822,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Alangi,Dhunat,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Man standing behind the counter.

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FAMILY PICTURE

