

**Proposed NU Business Name: MITA COSMETICS & BASTRABITAN**



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Sonatala unit.Bogra

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**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Habibur Rahman</b>
Age	:	20-12-1998(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Sister
Address	:	Vill: Lohagara P.O: Veluerpara P.S: Sonatala 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>Most. Hawoa Begum</b>
(iii) Father's name	:	<b>Md. Sekendar Ali</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 17(Female), Member ID: 8204, Group No: 13 Member since: 05-01-2002( 22 Years) First loan: BDT 10,00/-
Further Information:		Existing Loan: Nill, Outstanding loan: Nill
(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	:	05 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.	:	01797-974177
Mother's Contact No.	:	001745-643317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala.Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Hawoa Begum** joined Grameen Bank since 07 years ago. At first she took 10,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITA COSMETICS &amp; BASTRA BITAN</b>
Location	:	Digalkandi, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 13 ft = 186 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods; Bhushi, khot, perfume, Cream, oil, Shampo etc.</li><li>▪ Average gain on 20% sale.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ None employee will be appointed.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from local market.</li><li>▪ Agreed grace period is 3 months.</li></ul>

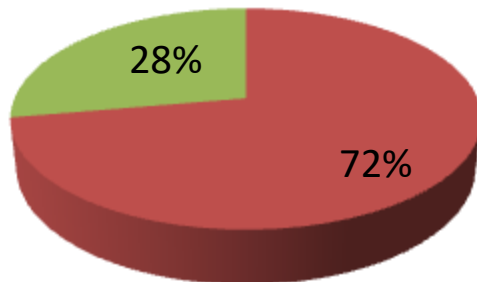
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics items	1,500	45,000	540,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
Cosmetics items	1,200	36,000	432,000
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>3,100</b>	<b>37,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Bhushi	10	2000	20,000	12	2,000	24,000	44,000
Khot	5	2200	11,000	5	2200	11,000	22,000
Perfume	10	450	4,500	10	450	4,500	9,000
cream	35	220	7,700	35	220	7,700	15,400
oil	48	420	20,160	0	0	0	20,160
Shampo	15	380	5,700	0	0	0	5,700
Others	1	10940	10,940	1	2800	2,800	13,740
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>125</b>	<b>66610</b>	<b>130000</b>	<b>63</b>	<b>7670</b>	<b>50000</b>	<b>180000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- **Total 180,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cosmetics items	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Variable Expense</b>					
Cosmetics items	1,600	48,000	576,000	604,800	635,040
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>	<b>70,800</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,100</b>	<b>73,200</b>	<b>80,400</b>	<b>87,960</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,200	80,400	87,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,200	113,600
	<b>Total Cash Inflow</b>	<b>123,200</b>	<b>133,600</b>	<b>201,560</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>53,200</b>	<b>113,600</b>	<b>181,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience; 5 Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Digalkhandi, veluerpara,  
Sonatala  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# Family picture

