

Proposed NU Business Name: SOHEL COSMATICS

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Project verified by: Md.Samsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHEL
Age	:	10-10-1987 (30 Years)
Education, till to date	:	10
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Uttar Choukighata, P.O: Agla, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUBINA BEGUM
(iii) Father's name	:	MD.FARUK
(iv) GB member's info	:	Branch: Komorgonj, Centre # 28 (Female), Member ID: 2725/4, Group No: 04 Member since: 01/01/2000 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 12,960/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-410640
Mother's Contact No.	:	01985-843703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUBINA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

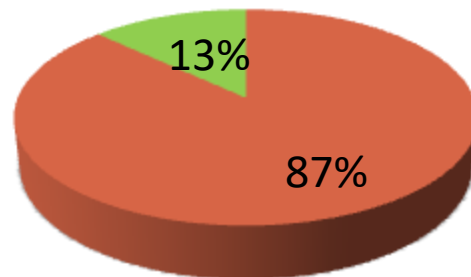
Business Name	:	SOHEL COSMATICS
Location	:	Alauddin super market, Agla Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,50,000(from existing business) 87% Required Investment BDT 50,000(as equity) 13 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 300 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; Shampoo, Soap, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cosmatics	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Grocery	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		4000	48000
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		10800	129600
Net Profit (E)= [C-D]		10200	122400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Face care			1,00,000			25,000	1,25,000
Hair care			1,00,000			25,000	1,25,000
Others Cosmetics			50,000				50,000
Security			1,00,000				1,00,000
Total			3,50,000			50,000	4,00,000

0% Source of Finance



- Entrepreneur's Contribution's :- 3,50,000
- Investor Investment's :- 50,000
- Total :- 4,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cosmetics	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Cosmetics	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		4000	48000	48000	48000
Electric Bill		500	6000	72000	864000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard			0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		11200	134400	196200	988830
Net Profit (E)= [C-D]		12800	153600	161280	169344
Investment Pay Back			30,000	30,000	30,000

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	153,600	161,280	169344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		123600	254880
	Total Cash Inflow	203,600	284,880	424,224
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)	30000	30000	30000
	Total Cash Outflow	80,000	30,000	30,000
3	Net Cash Surplus	123,600	254,880	394,224

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 50 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Alauddin Super Market
Aglabazar, Nawabgonj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

