

Proposed NU Business Name: NEW STYLE COSMATICS.



Project identification and prepared by: Md. Sohel Mia,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHAG ALI.
Age	:	02/09/1999(18 Years)
Education, till to date	:	H.S.C.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 BROTHERS,1 SISTER.
Address	:	Vill: MOLLA DYING, P.O: DAROSA, P.S:PABA, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.RUPALI BEGUM.
(iii) Father's name	:	MD. ABUL HOSSAN.
(iv) GB member's info	:	Branch: Hozoripara paba, Centre # 67(Female), Member ID: 6604/1, Group No: 04 Member since:06/02/2014.(03 years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 100,000. Outstanding loan:81500.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agricultureal.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755802648.
Mother's Contact No.	:	01775418064.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUPALI BEGUM joined Grameen Bank since 03 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW STYLE COSMATICS.
Location	:	MOLLA DAYING.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50000/-(as equity)28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 18 ft= 162 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 like Cosmetics.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rent.▪Agreed grace period is 3 months.

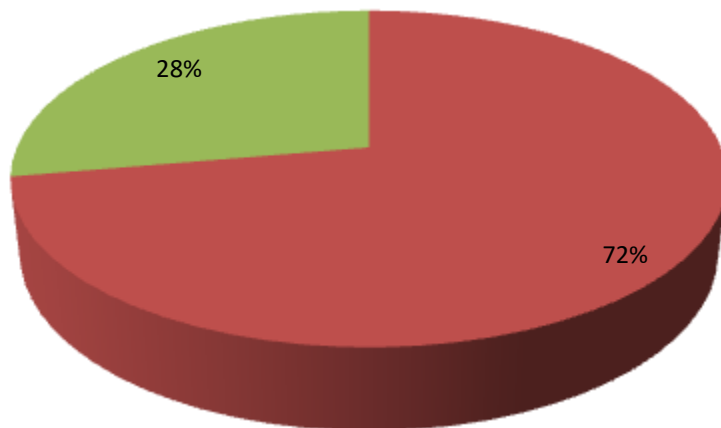
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Sales	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		2000	24,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		4000	48,000
Guard		100	1,200
Transportation			0
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		11,300	135,600

Investment Breakdown

Particulars	Existing	Proposed	Total
Cosmetics,emitation,stationary,bag etc.	130,000/=		130,000/=
Purchess cosmetics,emitation.		50000	50000
total	130,000/=	50,000	180,000/=

Source of Finance



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

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cosmatic,emitation,stationary etc	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Cosmatic,emitation,stationary etc	2900	87000	1044000	1096200	1151010
Total variable Expense (B)	2900	87000	1044000	1096200	1151010
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		2000	24000	24000	24000
Electricity Bill		300	3600	3600	3600
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation			0		
Entertainment		100	1200	1200	1200
Salary (staff)		0	0	0	0
Security Gard		100	1200	1200	1200
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		6800	81600	81600	81600
Net Profit (E) [C-D)		11200	134400	145200	156540
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134400	145200	156540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114400	239600
	Total Cash Inflow	184,400	259600	396140
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	114,400	239600	376140

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -MOLLA DAYING.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

