

Proposed NU Business Name: **MISTI COSMATIC**



Project identification and prepared by: Md. Majnu Hossen,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL MOMIN
Age	:	31/12/1991(26 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 brothers,2 Sisters
Address	:	Vill:Khamarkandi P.O:KhamarkandiP.S:Sherpur, 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	:	
(iii) Father's name	:	MST.MAZIDA KHATUN
(iv) GB member's info	:	MD.NURUJAMAN PRAMANIK Branch:Garidoh,Sherpur,Centre # 43(Female), Member ID: 7721/1, Group No: 03 Member since:20/01/2000 (5Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 15,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has not experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agreculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-910733
Mother's Contact No.	:	01750-727378
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAZIDA KHATUN joined Grameen Bank since 5 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

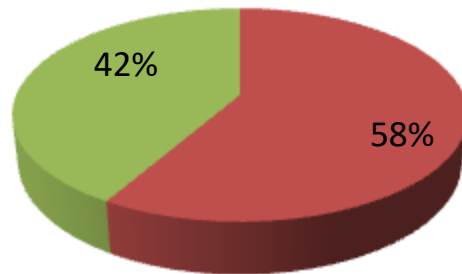
Business Name	:	MISTI COSMATIC
Location	:	Khamarkandi, Sherpur.
Total Investment in BDT	:	BDT 120,000 /-
Financing	:	Self BDT 70000/- (from existing business) 58 % Required Investment BDT 50,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 12ft = 144 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like oil, pauter, Saup, fresh wash, etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Posadhoni, Freswash, Sampu,Etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Oil, Posadhoni, Freswash, Sampu,Etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Guard		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil	-	-	5000	-	-	10000	15,000
Posadhoni	-	-	15000	-	-	15000	30,000
Washing pauter	-	-	10000	-	-	10000	20,000
Pauter	-	-	5000	-	-		5000
Sop	-	-	10000	-	-	10000	20,000
Freswash	-	-	5000	-	-		5,000
Sampu	-	-	7000	-	-		7,000
Siti gold	-	-	5000	-	-		5,000
others	-	-	8000	-	-	5000	13,000
Total			70000			50000	120,000



- Total 120,000
- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Oil, Posadhoni, Freswash, Sampu,Etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Feed & Medicine	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		12,700	152,400	163,200	174,540
Investment Payback			20,000	20,000	20,000

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	152,400	163,200	174,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	132,400	275,600
	Total Cash Inflow	202,400	295,600	450,140
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	132,400	275,600	430,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 3 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

