

Proposed NU Business Name: BISMILLAH COSMATICS

Project identification and prepared by :Md.nurul islam
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.OMOR FARUK
Age	:	12/05/1995 (23 years)
Education, till to date	:	H s c
Marital status	:	Un marrid
Children	:	nill
No. of siblings:	:	02 brother 01 sister
Address	:	Vill:porbo candura P.O: sofipur, P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABAKA SULTANA
(iii) Father's name	:	MD,AMINUL ISLAM
(iv) GB member's info	:	Branch: Muchak, Kalikori, Centre # 12/৩ (Female), Member ID: 1845, Group No: 02 Member since: 21/01/1988to2017 (29 Years) First loan: BDT 25,000
Further Information:		Existing Loan: 15,0000/-, Outstanding loan:45000
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758852251
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABAKA SULTANA joined Grameen Bank since 29 years ago. At first she took 25,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH COSMATICS
Location	:	Porbo candura;sofipur, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 150000/-(from existing business) 65% Required Investment BDT 80000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

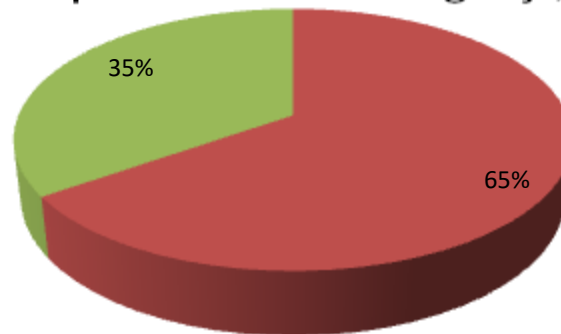
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
pons crim,faran lovely,gori crim,mahadi.sop,etc	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Pons crim,faran lovely,gori crim,mahadi,sop,,etc	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
Total Fixed Cost (D)		8300	99600
Net Profit (E)≡ [C-D]		5500	66000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Ponds cream	10	2350	23500	50	1,200	60,000	83,500
Fair & lovely	50	2950	82500			0	82,500
Gowri cream	285	35	10000			0	10,000
Mehedi	200	50	10000			0	10,000
Soap	235	85	20000			0	20,000
Due cream	100	40	4,000			20,000	24,000
			0			0	0
			0			0	0
			0			0	0
	880	5510	150000	50	1,200	80,000	230,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pons crim,faran lovely,gori crim,dio crimetc	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Plastic bag, Jute Bag	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	86400	1036800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		450	5400	5400	5400
Generator		150	1800	1800	1800
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		8300	97800	174900	1125615
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	115580
	Total Cash Inflow	167,600	147,580	212,159
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	55,600	115,580	180,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire



DRY
SUPER

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alelodrom

alelodrom
Come Again

Gillette



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নতুনের মতো স



থাকুন উজ্জ্বল, সবসময়

মবাজার, মাফিপুর, গাজীপুর।