

Proposed NU Business Name: SARKAR COSMETICS & GRIFT KONAR



Project identification and prepared by: Md. Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ATIK SARKAR
Age	:	20-03-1994(23 Years)
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Bather
Address	:	Vill:Khamarkandi,P.O:Khamarkandi,P.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. ANGURI BEGUM
(iv) GB member's info	:	MD. JOHURUL ISLAM Branch:Garidaha,Sherpur,Centre # 39 (Female), Member ID: 3725/2, Group No: 2
Further Information:		Member since:10/10/1999 (7 Years)
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 10,000, 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 7 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Workshop business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-034120
Mother's Contact No.	:	01737-310510
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANGURI BEGUM joined Grameen Bank since 07 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	:	SARKAR COSMETICS & GRIFT KONAR
Location	:	Shersha Pallza, Sherpur.
Total Investment in BDT	:	BDT 670,000 /-
Financing	:	Self BDT 620,000/-(from existing business)93 % Required Investment BDT 50,000/-(as equity)07 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 10 ft = 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Cosmetics, Prosadhony, Toys,Others▪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.

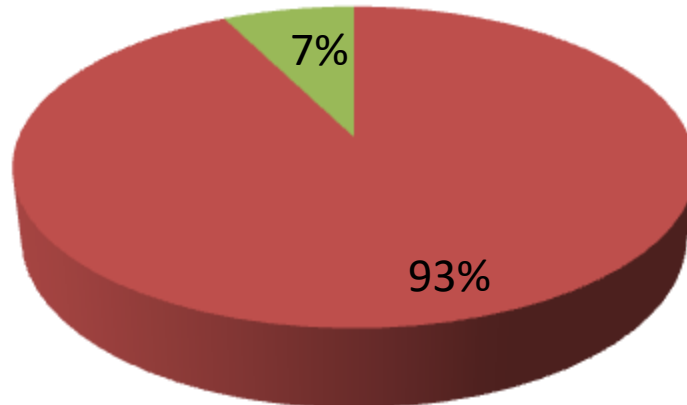
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics, Prosadhony, Toys,Others	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Cosmetics, Prosadhony, Toys,Others	3,750	112,500	1,350,000
Total variable Expense (B)	3,750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)	1,250	37,500	450,000
Less. Fixed Expense			
House rant		5,000	60,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		300	3,600
Guard		300	3,600
Generator		180	2,160
Mobile Bill		200	2,400
Total fixed Cost (D)		16,980	203,760
Net Profit (E) [C-D]		20,520	246,240

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics			180000				180,000
Prosadhony			40000			50,000	100,000
Toys			50000				50,000
Imitation			30000				30,000
Others			20000				20,000
Security			300,000				300,000
Total			620,000			50,000	670,000

Source of Finance



- Entrepreneur's Contribution 620,000
- Investor's Investment 50,000
- Total 670,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics, Prosadhony, Toys,Others	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense	0				
Cosmetics, Prosadhony, Toys,Others	5,250	157,500	1,890,000	1,984,500	2,083,725
Total variable Expense (B)	5,250	157,500	1,890,000	1,984,500	2,083,725
Contribution Margin (CM) [C=(A-B)	1,750	52,500	630,000	661,500	694,575
Less. Fixed Expense					
House rant		5000	60,000	60,000	60,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		5000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		300	3,600	3,600	3,600
Generator		180	2,160	2,160	2,160
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		17,080	204,960	204,960	204,960
Net Profit (E) [C-D)		35,420	425,040	456,540	489,615
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	425,040	456,540	489,615
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		405,040	841,580
	Total Cash Inflow	475,040	861,580	1,331,195
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	405,040	841,580	1,311,195

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

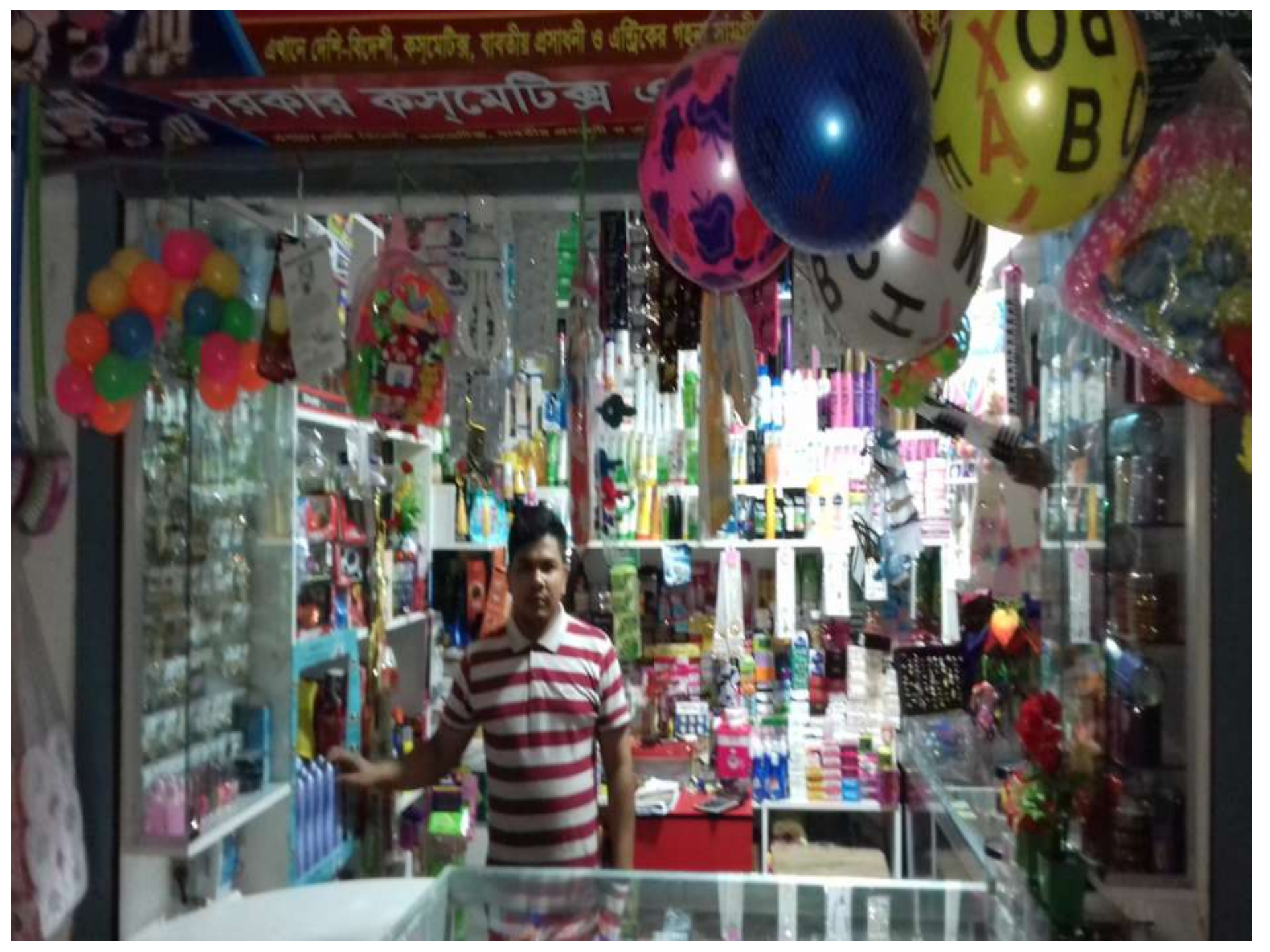
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

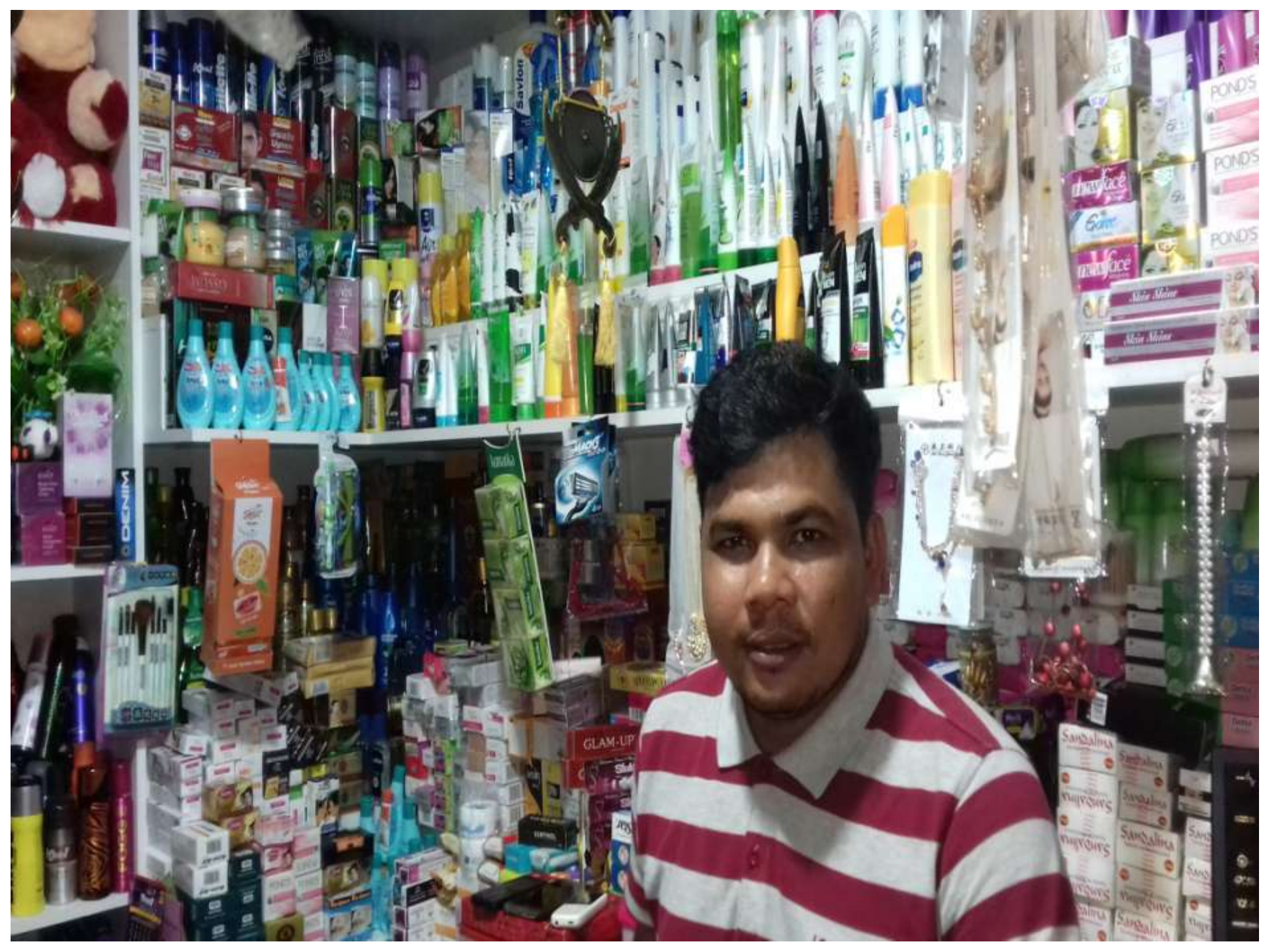
Pictures





এখানে দেশি-বিদেশী, কসমেটিক্স, যাবতীয় প্রসাধনী ও এন্ট্রিকের গহনাসামগ্রী
সরকারি কসমেটিক্স





FAMILY PICTURE

