

Proposed NU Business Name: MA ARADON COSMETICES BOSRALOY



Project identification and prepared by: Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ISMAIL
Age	:	08-07-1990(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers,04Sister
Address	:	Vill: Noyonpur, P.O:Protappur P.S: Dagobhuyain, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARADHON BEGUM
(iii) Father's name	:	ABDUL HAQUE
(iv) GB member's info	:	Branch:Kadra, Senbag. Centre # 27(Female), Member ID: 1941, Group No: 02 Member since: 2000-2008 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: 0
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	08years experience in running business. 14 years is won business. He has 04years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742893773
Family's Contact No.	:	01843128965
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

ARADHON BEGUM joined Grameen Bank since 08 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

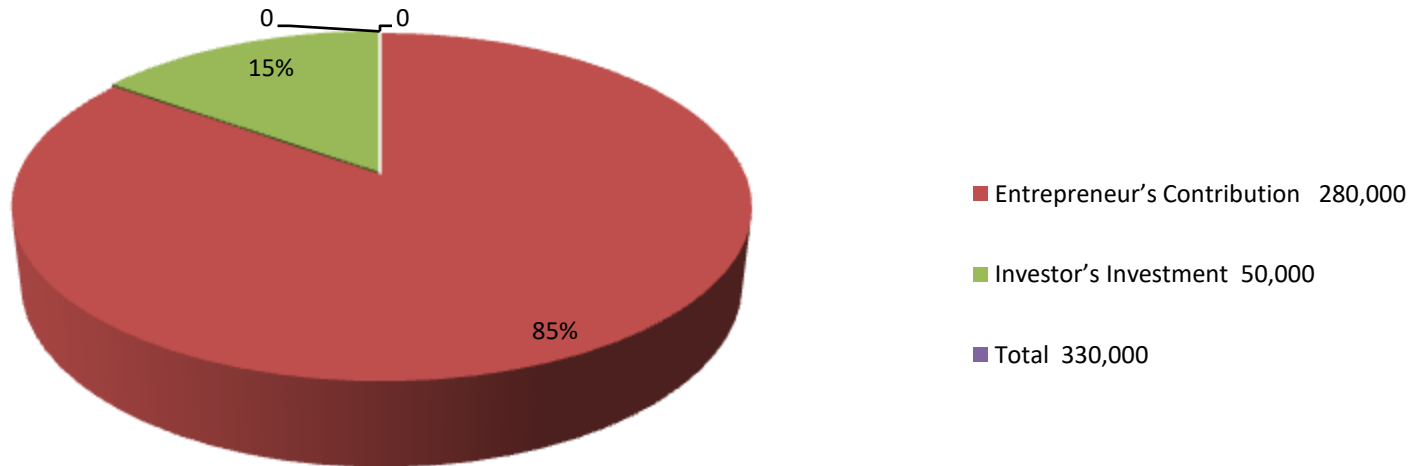
Business Name	:	MA ARADON COSMETICES BOSRALOY
Location	:	Mowlobi bazar, Noyonpur, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT330,000/-
Financing	:	Self BDT 280,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics& Garments items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees.▪one will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics& Garments items etc	5,000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Cosmetics& Garments items etc	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		800	9600
Electricity bill		1000	12000
Transportation		3000	36000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		200	2400
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		15700	188400
Nit profit		14300	171600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetices	0	0	50000	0	0	30000	80000
Seat Cloth	40	500	20000	0	0	20000	40000
Germentes items	0	0	100000	0	0	0	100000
Stasonary	0	0	50000	0	0	0	50000
Others	0	0	20000	0	0	0	20000
Security	0	0	40000	0	0	0	40000
Total			280000			50000	330000



Financial Projection

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue (sales)					
Cosmetics& Garments items etc	6200	186000	2232000	2343600	2460780
Total Sales (A)	6200	186000	2232000	2343600	2460780
less variable Expenses					
Cosmetics& Garments items etc	4960	148800	1785600	1874880	1968624
Total variable Expenses (B)	4960	148800	1785600	1874880	1968624
Contribution Margin (CM)= (A-B)	1240	37200	446400	468720	492156
Less Fixed Expenses					
Rent		800	9600	9600	9600
Electricity bill		1500	18000	18200	18400
Transportation		3500	42000	42200	42400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		200	2400	2400	2400
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		21900	262800	263400	264000
Net Profit (E) (C-D)		15300	183600	192780	228156
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	183600	192780	228156
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163,600	336,380
	Total Cash Inflow	233,600	356,380	564,536
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	163,600	336,380	544,536

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill 08 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











আরাধন কসমেটিকস্ এবং
যাবতীয় কসমেটিকস্, গার্মেন্টস্, থান কাপড় এবং মোবাইল সামগ্রী

FAMILY PICTURE

