

Proposed NU Business Name: LILY COSMATICS.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIZANUR RAHAMAN.
Age	:	01/01/1992(25 Years)
Education, till to date	:	H.S.C. PASS.
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	4 Brothers,
Address	:	Vill: Lolitahar, P.O: Korkori, 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.RAHEMA BEGUM.
(iii) Father's name	:	MD. IMRAN ALI.
(iv) GB member's info	:	Branch: parila paba, Centre # 83(Female), Member ID: 5402/2, Group No: 02. Member since:2005 to 2015 and rejoin 21/9/17. First loan: BDT 10,000
Further Information:		Existing Loan: BDT 5,000. Outstanding loan:4120.
(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	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788017396.
Mother's Contact No.	:	01713736462.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RAHEMA BEGUM. joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	LILY COSMATICS.
Location	:	Lalitahar.
Total Investment in BDT	:	BDT 220,000/=,000/-
Financing	:	Self BDT 170,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity)23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100 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 goods like Cosmetics. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is rent. ▪Agreed grace period is 3 months.

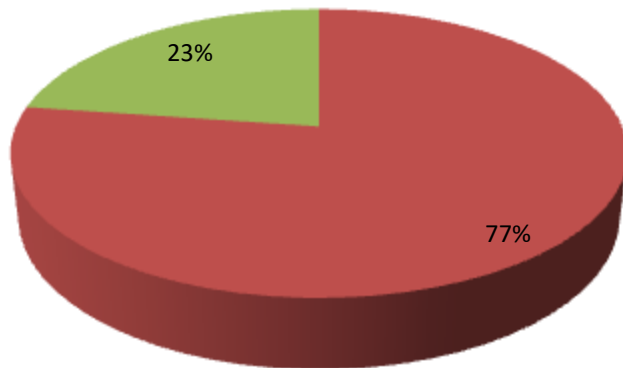
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	2000	60000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
Sales	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing	Proposed	Total
Cosmatic	50000	25000	75,000
Amitation	50000	25000	75,000
Others	70000		70,000
Total	170,000	50,000	220,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 50,000
- Total 220,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
Sales	2000	60000	720000	756000	793800
Total variable Expense (B)	2000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		300	3600	3600	3600
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2400	2400
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		6300	75600	75600	75600
Net Profit (E) [C-D]		8700	104400	113400	122850
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	104400	113400	122850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84400	177800
	Total Cash Inflow	154,400	197800	300650
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	84,400	177800	280650

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; -korkori Bypass,Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

