

Proposed NU Business Name: **SHOJOL COSMETICS**



Project identification and prepared by: Md. Habil Uddin Shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Shojol Hossen
Age	:	16-03-1993(24 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Arita, P.O: Hasnabad, P.S: Dohar , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara
(iii) Father's name	:	Md.Sanowaer Hossen
(iv) GB member's info	:	Branch: Kshomhati, Centre # 20(Female), Member ID:4561/2 , Group No: 08 Member since: 21-04-2000- 2010(10Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nil
(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	:	12 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01824203440
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA joined Grameen Bank since 10 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Shojol Cosmetise
Location	:	Khacharighat Dohar,Dhaka.
Total Investment in BDT	:	BDT 200000
Financing	:	Self BDT 150,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10ft= 100square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪Cosmetics,ciramix,khelna item▪Average % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka, .▪Agreed grace period is 3 months.

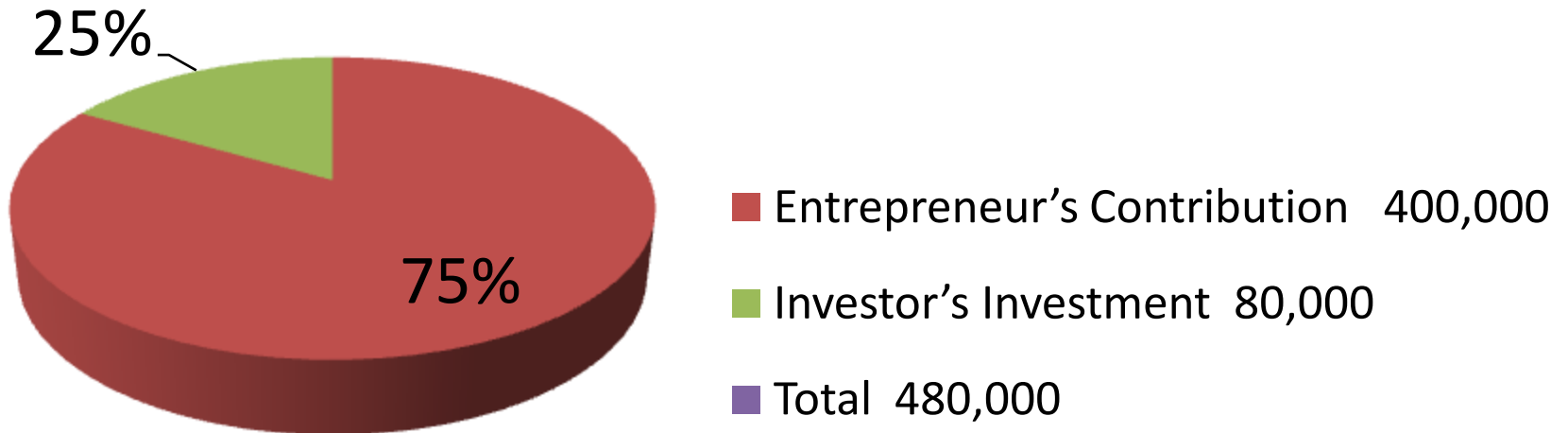
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics,ciramix,khelna item	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
Cosmetics,ciramix,khelna item	3200	96000	1152000
Total variable Expense (B)	3200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less. Fixed Expense			
Rent		1500	18000
Mobile Bill		300	3600
Transportation		1000	12,000
Electricity Bill		600	7200
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		200	2400
Genaretor		400	4800
Total fixed Cost (D)		9100	109200
Net Profit (E) [C-D]		14900	178800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	00	00	50000	00	00	50,000	100,000
Khelna item	00	00	50000	00	00		50,000
Ciramix	00	00	50000	00	00	0	50,000
Others	00	00					
Security							
Total			150,000			50,000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics,ciramix,khelna item	5000	150000	1800000	1890000	1984500
		0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense		0	0	0	0
Cosmetics,ciramix,khelna item	4000	120000	1440000	1512000	1587600
		0	0	0	0
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		1500	18000	20000	20000
Mobile Bill		300	3600	3600	3600
Transportation		1000	12000	12000	12000
Electricity Bill		600	2,400	2400	2400
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
genaretor		400	4800	4800	4800
Security Guard		200	1,200	1200	1200
Total fixed Cost (D)		9,100	109200	111200	111200
Net Profit (E) [C-D]		18,700	250800	266800	285700
Investment Payback			20000	20000	20000

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	250800	266800	285700
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	316800
	Total Cash Inflow	300800	336800	602500
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	230800	20000	20000
3	Net Cash Surplus	70000	316800	582500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

