

**Proposed NU Business Name: MARUF COSMATICS & VARIETIES STORE**



Project identification and prepared by: Md Mahabur Rahman  
Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ABDUL JALIL</b>
Age	:	01-01-1988 ( 30 Years)
Education, till to date	:	ssc
Marital status	:	Married
Children	:	01 Dauther 0 1Son
No. of siblings:	:	0 3Brothers 0 Sisters
Address	:	Vill: khablibari ,P.O: ramkisinobari ,P.S: dhanbari Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOSST.JAHURA BAGUM</b>
(iii) Father's name	:	<b>MD.ABDUL LOTEF</b>
(iv) GB member's info	:	Branch: NALHARA, Centre # 36./M (Female), Member ID: 3066 , Group No: 05 Member since: 21-05-2003 ( 14Years) First loan: BDT =5000 Last Loan = 9000
<b>Further Information:</b>	:	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,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	0 5years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-310506
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. dhanbariUnit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAHURA BAGUM** joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MARUF COSMATICS &amp; VARIETIES STORE</b>
Location	:	Jamtoli bazar
Total Investment in BDT	:	BDT190,000/-
Financing	:	Self BDT 110,000/- (from existing business) % Required Investment BDT 80,000/- (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 25,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; etc.</li><li>▪Average 10 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>three</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from .</li><li>▪Agreed grace period is 3 months.</li></ul>

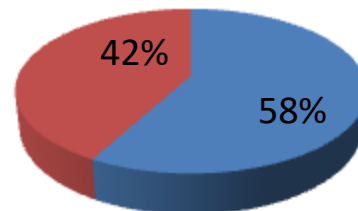
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
gorusari item	7,000	210,000	2,520,000
	0	0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
gorusari item	6,300	189,000	2,268,000
<b>Total variable Expense (B)</b>	<b>6,300</b>	<b>189,000</b>	<b>2,268,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>162,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
biscut	0	0	10000	biscut	0	0	10,000	20,000
gifte item	0	0	8000	gifte item	0	0	5,000	13,000
cosmetegs	0	0	15000	cosmetegs	0	0	15,000	30,000
oill	0	0	10000	oill	0	0	10,000	20,000
owsing powdar	0	0	5000	owsing powdar	0	0	5,000	10,000
komol pani	0	0	7000	komol pani	2	0	10,000	17,000
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			30000	Others			25,000	55,000
Secuirity of Shop			25000					25,000
Machinaries			0				0	0
<b>Total</b>			<b>110,000</b>				<b>80,000</b>	<b>190,000</b>

## Source of Finance

- Entrepreneur's contibution 110000
- Investor's Investment 80000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
gorusari item	8,000	240,000	2,880,000	3,024,000	3,175,200
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
gorusari item	7,200	216,000	2,592,000	2,721,600	2,857,680
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>	<b>2,857,680</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		833	10,000	10,000	10,000
<b>Total Fixed Cost</b>		<b>8,468</b>	<b>101,620</b>	<b>102,601</b>	<b>103,631</b>
<b>Net Profit (E) [C-D]</b>		<b>15,532</b>	<b>186,380</b>	<b>199,799</b>	<b>213,889</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	186,380	199,799	213,889
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		172,380	358,179
	<b>Total Cash Inflow</b>	<b>276,380</b>	<b>382,179</b>	<b>582,068</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>104,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>172,380</b>	<b>358,179</b>	<b>558,068</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





গ্রামীণফোন

কসমেটিক্স

আপনি খাবেন, খেলবেন, উল্লাস

বাংলালিংক

সদস্যক প্রোগ্রাম

আপনি খাবেন, খেলবেন, উল্লাস

প্রয়োজনে পাশে  
বিকাশ

bKash

এসটি লি প্রত্যেক ব্যাংক পরিচয়

যাচাই  
প্রায়

এসটি লি প্রত্যেক ব্যাংক পরিচয়

শাওয়ার লোড

ফ্রিজলোড

ইন্টারনেট

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বিকাশ

বিকাশ

# FAMILY PICTURE

