

Proposed NU Business Name: **SONJOY COSMETICS AND FOL VANDER**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE SONJOY KUMAR SAHA
Age	:	20-02-1994(24 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	Nil
Address	:	Vill: Peerhaty, P.F:Peerhaty, P.S: Dhunat , 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	:	BEDENA BALA SAHA
(iii) Father's name	:	LATE . ASHOK CHANDRA SAHA
(iv) GB member's info	:	Branch: Mathurapur Centre # 16 (Female), Member ID: 1348/2, Group No: 01 Member since: 20-01-2007(11Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 3840/-
(v) Who pays GB loan installment	:	Mother
(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	:	01 years experience in running business He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01799-306414
Mother's Contact No.	:	01950-902891
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEDENA BALA SAHA joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

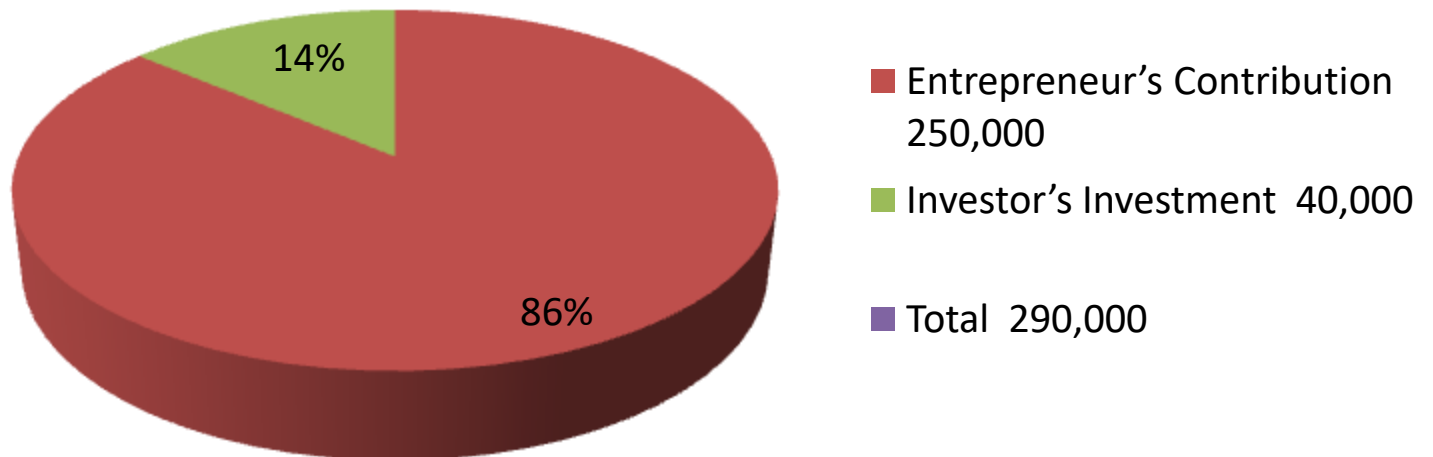
Business Name	:	SONJOY COSMETICS AND FAI VANDER
Location	:	Mothurapur,Dhunat,Bogra
Total Investment in BDT	:	BDT .290,000
Financing	:	Self BDT 250,000(from existing business) 86% Required Investment BDT 40,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft*10ft =100 Squire ft
Security of the shop	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap,Body lotion,Body spray fruit etc▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Bogra .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Saban,Lotion,Body Spray,Fruit etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense	0		
Saban,Lotion,Body Spray,Fruit etc	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	4,000	120,000	1,440,000
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		4,000	48,000
Guard		100	1,200
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		113,200	1,358,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Saban	4,000	5,000	9,000
Body lotion	4,000	5,000	9,000
Face wash	2,000	0	2,000
Body spray	2,000	5,000	7,000
Snow	5,000	5,000	10,000
Soatkes	1,500	0	1,500
Biscuit	10,000	0	10,000
Fruit	10,000	10,000	20,000
others	11,500	10,000	21,500
security	200,000	0	200,000
Total	250,000	40,000	290,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Saban,Lotion,Snow,Fruit etc	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				
Saban,Lotion,Snow,Fruit etc	1,400	42,000	504,000	529,200	555,660
Total variable Expense (B)	1,400	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)	5,600	168,000	2,016,000	2,116,800	2,222,640
Less. Fixed Expense					
House rant		2000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,800	81,600	81,600	81,600
Net Profit (E) [C-D)		161,200	1,934,400	2,035,200	2,141,040
Investment Payback			16,000	16,000	16,000

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

SI #	<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	250,000		
1.2	Net Profit	1,934,400	2,035,200	2,141,040
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,128,400	4,147,600
	Total Cash Inflow	2,184,400	4,163,600	6,288,640
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	2,128,400	4,147,600	6,272,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0
Experience & Skill :15 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

