

Proposed NU Business Name: RIFAT COSMATICKS



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MONJURAL HUQ (ANTOR)
Age	:	02-01-1989 (28 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	1 sister
Address	:	Vill:Tapirbari P.O:Tangra, P.S:Sreepur Dist: Gazipur
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; GOMASA KHATUN
(iii) Father's name	:	MD .AJMOT ALI MORAL
(iv) GB member's info	:	Branch:Mawna Sreepur, Centre # 34 (Female), Member ID: 2932, Group No: 06 Member since: 08-10-1990 to 2015 (25Years) First loan: BDT 1,500Taka.
Further Information:		Existing loan: 1,00,000/- Outstanding loan: Nill.
(v) Who pays GB loan installment	:	No
(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. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-516801
Family's Contact No.	:	01760-917703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. GOMASA KHATUN:Joined Grameen Bank Since 25 Years Ago. At First She Took 1,500 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIFAT COSMATIK
Location	:	M C Bazer,Sreepur,Gajipur
Total Investment in BDT	:	BD 7,50,000
Financing	:	Self BDT 5,00,000(from existing business) 67% Required Investment BDT 2,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	24ft x 10ft= 2,40 Square ft
Security of the shop	:	1,50,000Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;shop,crem,powder, cosmatik ,oill,etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is Rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

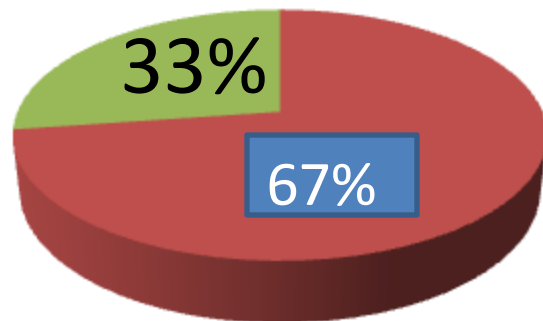
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shop ,Oill,Sampo,Setegold,Bag,Bat,Other Cosmatiks etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Shop ,Oill,Sampo,Setegold,Bag,Bat,Other Cosmatiks etc.	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		3,00	3,600
Genaretor		0	0
Mobile bill		3,00	3,600
Total fixed Cost (D)		11,300	1,35,600
Net Profit (E) [C-D]		13,450	1,61,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bag	200p	400	80,000	200p	400	80,000	1,60,000
Bat	150	250	37,500	0	0	0	37500
Crime	2500	70	1,75,000	2000	70	1,40,000	315000
Powder	1200	50	60,000	0	0	0	60,000
Sampu	-	-	30,000	-	-	10,000	40000
Oile	-	-	40,000	-	-	10,000	50,000
Sitegold	-	-	25000	-	-	-	25,000
Cosmatik	-	-	40,000	-	-	-	40,000
others	-	-	12,500	-	-	10,000	22,500
Total			5,00,000			2,50,000	7,50,000

Source of Finance



Entrepreneur Investment:
5,00,000
Investor Investment:2,50,000
Total Investment:7,50,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shop,Oill,Sampo,Setegold,Bag,Bat,OtherCosmatiks etc	8000	240000	2880000	3024000	3175200
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Shop,Oill,Sampo,Setegold,Bag,Bat,OtherCosmatiks etc	6800	204000	2448000	2570400	2698920
Total Variable Expense	6800	204000	2448000	2570400	2698920
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		700	8400	100800	1209600
Transportaion		1300	15600	16380	17199
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Guard		300	3600	3600	3600
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		15000	180000	268380	1377999
Net Profit (E)= [C-D]		21000	252000	264600	277830
Investment Pay Back			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	252,000	264600	277830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152000	316600
	Total Cash Inflow	502,000	416,600	594,430
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	152,000	316,600	494,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 12 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

