

# Proposed NU Business FARJANA COSMATICS



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Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MANNAN MIAH</b>
Age	:	05-4-1996 ( 21 Years)
Education, till to date	:	CLASS SEVEN
Marital status	:	Married
Children	:	2Dauther 0 Son
No. of siblings:	:	2Brothers 0 Sisters
Address	:	Vill: KASHA DAHO ,P.O:MAMUD NAGAR ,P.S: Nagarpur, Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST:FULE BEGUM
(iii) Father's name	:	LET:NURAL AMIN SATTAR
(iv) GB member's info	:	Branch: NAGARPAR Centre # 10/M (Female), Member ID: 8504Group No:11 Member since: 02-08-2005- (12ears) First loan: BDT = 8000 Last Loan =20000
<b>Further Information:</b>	:	Outstanding loan:= 8400

(v) Who pays GB loan installment :

(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	:	03 years of business experience.
Own Business and Training Info	:	03years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727258840
Family's Contact No.	:	01783490077
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST : FULE BEGUM** joined Grameen Bank since 12years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

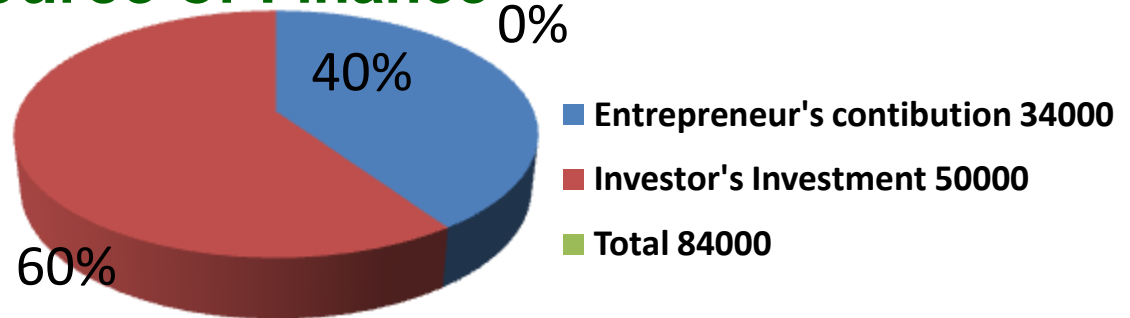
Business Name	:	<b>FARJANA COSMATICS</b>
Location	:	MAMUD NAGAR, OLD MARKET, NAGARPAR TANGAIL
Total Investment in BDT	:	BDT 84 ,000/-
Financing	:	Self BDT 34,000/- (from existing business) 40% Required Investment BDT 50,000/- (as equity)60 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12ft= 180square ft
Security of the shop	:	BDT 15,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; shop oil , loшон , fairand lavly , sent minaral water , powder etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .tangail</li> <li>- Agreed grace period is 3 months</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)	Daily	Monthly	Yearly
Cosmatices ITAM			
Servicing	1,500	45,000	540,000
<b>Total Sales (A)</b>	0	0	0
<b>Less. Variable Expense</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
Cosmatices ITAM			
<b>Total variable Expense (B)</b>	1,200	36,000	432,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
Rent			
Electricity Bill		600	7,200
Transportation		300	3,600
Salary (self)		500	6,000
Salary (staff)		5,000	60,000
Entertainment		0	0
Graud Bill		200	2,400
Generator Bill		100	1,200
Mobile Bill		0	0
<b>Total fixed Cost (D)</b>		300	3,600
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
shop	22	25	550	oil	1	10000	10,000	10,550
oil	15	100	1500	shop	20	500	10,000	11,500
loshon	8	150	1200	cosmatices	10	1000	10,000	11,200
fairand lavley	12	80	960	minaral water	20	500	10,000	10,960
sant	9	100	900	gift matarial	20	500	10,000	10,900
minaral water	4	500	2000				0	2,000
daterjant	12	40	480				0	480
chaklate	4	300	1200				0	1,200
<b>Others</b>			10210	<b>Others</b>		10,210	0	10,210
<b>Secuirity of Shop</b>			15000					15,000
<b>Machinaries</b>								0
<b>Total</b>			<b>34,000</b>				<b>50,000</b>	<b>84,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Motor Cycle Parts	2,500	75,000	900,000	945,000	992,250
Servicing	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Motor Cycle Parts	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Rent		600	7,200	7,200	7,200
Electricity Bill		330	3,960	4,158	4,366
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		110	1,320	1,386	1,455
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,125</b>	<b>85,500</b>	<b>86,415</b>	<b>87,376</b>
<b>Net Profit (E) [C-D]</b>		<b>7,875</b>	<b>94,500</b>	<b>102,585</b>	<b>111,074</b>
<b>Investment Payback</b>			20000	20000	20000



## **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	Cash Inflow	50,000		
1.2	Investment Infusion by Investor	94,500	102,585	111,074
1.3	Net Profit	0	0	0
1.4	Depreciation (Non cash item)		74,500	157,085
	Opening Balance of Cash Surplus	<b>144,500</b>	<b>177,085</b>	<b>268,159</b>
<b>2</b>	<b>Total Cash Inflow</b>			
2.1	Cash Outflow	50,000		
2.2	Purchase of Product			
2.3	Payment of GB Loan	20,000	20,000	20,000
	Investment Pay Back (Including Ownership Tr. Fee)	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Total Cash Outflow</b>	<b>74,500</b>	<b>157,085</b>	<b>248,159</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

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থাকুন উজ্জ্বল, সবসময়

সর্বসময় সর্বসময় সর্বসময় সর্বসময়

# ফারজানা কসমেটিক্স

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# FAMILY PICTURE

