

Proposed NU Business Name: **ALIP COSMETICS**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ALIP HOSSAIN
Age	:	17-10-1991 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Sister
Address	:	Vill: Chakulia, P.O: Nogor Kondha, P.S: Savar, 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	:	BEAUTY AKTHER
(iii) Father's name	:	JAYED HOSSAIN
(iv) GB member's info	:	Branch: Bongao, Centre # 22(Female), Member ID: 3021, Group No: 01 Member since: 2-8-2002 (16 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: 0/-
(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.)	:	Cosmetics Business
Business Experiences and Training Info	:	6 years experience in running business. 5 Years in own business He has training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845-486776
Family's Contact No.	:	01849-131765
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEAUTY AKTHER Joined Grameen Bank Since 16 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ALIP COSMETICS
Location	:	New Market, Savar, Dhaka.
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 5,00,000 (from existing business) 83% Required Investment BDT 1,00,000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 24ft = 480 Square ft.
Implementation	:	<ul style="list-style-type: none">▪ Currently run a Cosmetics business.▪ The business is operating by entrepreneur. Existing 02 Employees.▪ The business is under Renting.▪ Collects goods from Dhaka Chock Bazar.▪ Agreed grace period is 3 months.

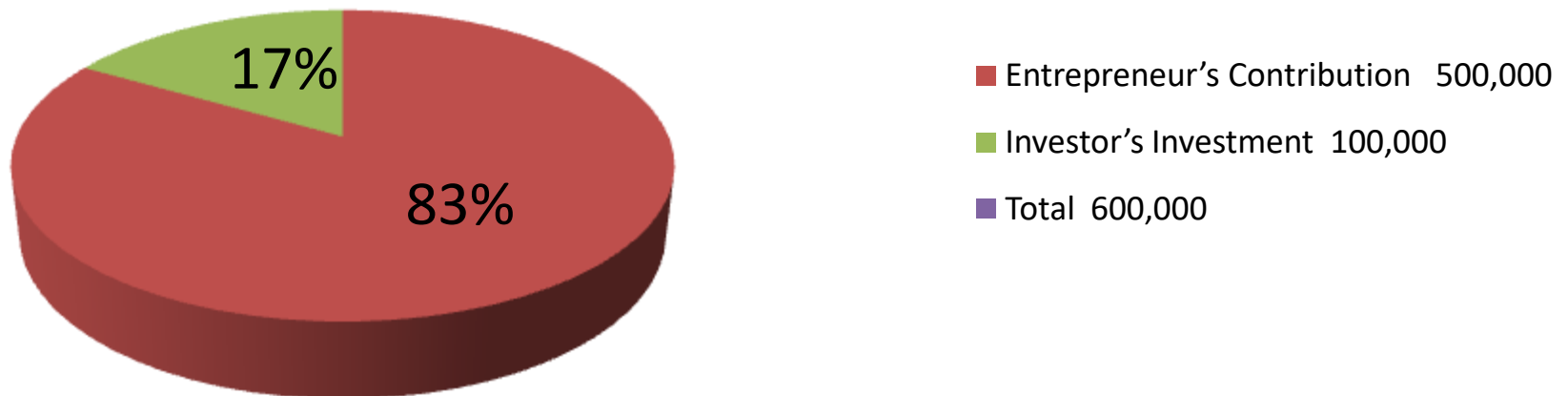
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics item	6000	180000	2160000
	0	0	0
Total Sales (A)	6000	180000	2160000
Less Variable Expense			
Cosmetics item	4200	126000	1512000
Total variable Expense (B)	4,200	126000	1512000
Contribution Margin (CM) [C=(A-B)	1,800	54000	648000
Less Variable Expense			
Rent		12,500	150000
Electricity bill		1500	18000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		300	3600
Guard		1000	12000
Generator		2000	24000
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		34,600	415200
Net Profit (E)= [C-D]		19,400	232800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics item	0	0	200,000	0	0	70,000	270,000
Ornaments	0	0	100,000	0	0	15,000	115,000
Game item	0	0	20,000	0	0	0	20,000
Vanity Bag	0	0	180,000	0	0	15,000	195,000
Total	0	0	500,000	0	0	100,000	600,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cosmetics item	7000	210000	2520000	2646000	2778300
	0	0	0	0	0
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less Variable Expense			0		
Cosmetics item	4900	147000	1764000	1852200	1944810
			0		
Total variable Expense (B)	4,900	147000	1764000	1852200	1944810
Contribution Margin (CM) [C=(A-B)	2,100	63000	756000	793800	833490
Less Variable Expense			0		
Rent		12,500	150000	150,000	150000
Electricity bill		1800	21600	22100	22600
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		10000	120000	120000	120000
Entertainment		400	4800	4800	4800
Guard		1000	12000	12000	12000
Generator		2000	24000	24000	24000
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		35,600	403,200	404,300	405400
Net Profit (E)= [C-D]		27400	328800	389,500	428090
Investment Payback			40,000	40,000	40,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	328,800	389,500	428090
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		288,800	638300
	Total Cash Inflow	428800	678300	1066390
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	288,800	638300	1026390

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
Experience & Skill : 6 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; New Market, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

মোবাঃ ০১৬৭৫-৩১১৩৪৩

আলিপা কস্‌মেটিক্‌স

দোকান নং- ২৫, মাতার মন্দির (সি.এ.সি. রোড) সাতার, ঢাকা।



মোবাঃ ০১৬৭৫-৩১১৩৪৩

অলিপ কসমেটিক্স

দোকান নং- ২৫, সাতার (বিক্রমপুর রাস্তা) সাতার, ঢাকা।









HUDA BEAUTY
LONDON







শোভন না- ২৫, সাতার নিউ মার্কেট (নীচতলা)







