

## Proposed NU Business Name: **MUKTER COSMATICS**



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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Osman</b>
Age	:	10-05-1986(32 Years)
Education, till to date	:	Class five
Marital status	:	married
Children	:	1 son
No. of siblings:	:	4 Brothers & 1sister
Address	:	Vill: Dohar, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Halima</b>
(iii) Father's name	:	<b>Late Fayjal kha</b>
(iv) GB member's info	:	Branch: Meghula, Centre # 20(Female), Member ID:3428/1, Group No: 04 Member since: 1993 -2000(13Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT :paid
(v) Who pays GB loan installment	:	Father
(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	:	09 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01834440133
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIMA** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	Muktar cosmetics
Location	:	Dohar
Total Investment in BDT	:	BDT:770,000
Financing	:	Self BDT 700,000(from existing business) 91% Required Investment BDT 70,000(as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14ft x 15ft= 210square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; shampo,bag,cosmetics item etc.</li><li>▪Average30 % gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Chak bazar</li><li>▪Agreed grace period is 3 months.</li></ul>

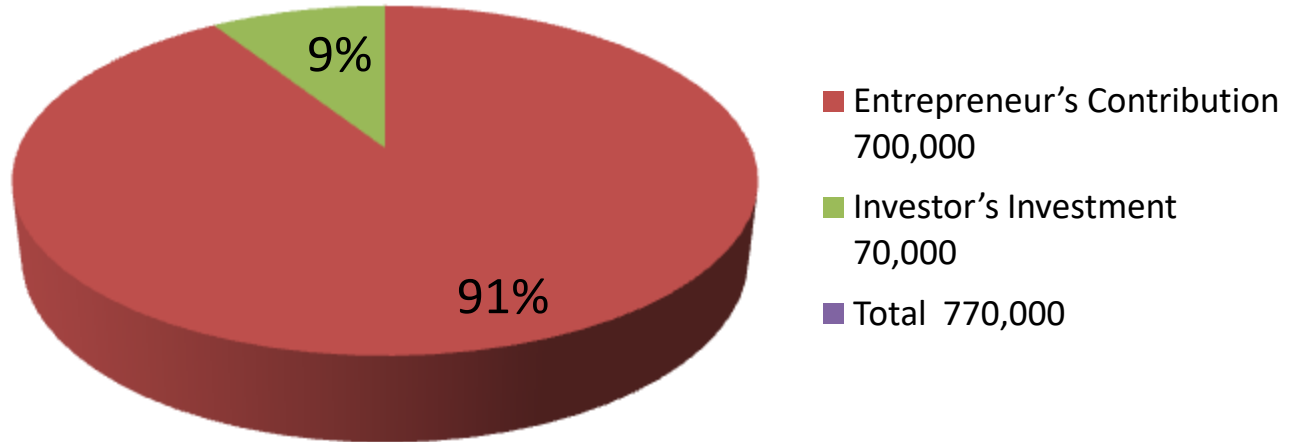
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shapo,bag,cosmatics item etc	3000	90000	1080000
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less. Variable Expense			
Shapo,bag,cosmatics item etc	2100	63000	756000
<b>Total variable Expense (B)</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
Less. Fixed Expense			
Rent		6000	72000
Mobile Bill		300	3600
Genaretor		500	6000
Electricity Bill		500	6000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Transpotation		1000	12000
Entertainment		200	2400
Security Guard		100	1200
<b>Total fixed Cost (D)</b>		<b>18500</b>	<b>222000</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>102000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bag	00	00	150000	00	70000	70000	220000
Cosmetics item	00	00	150000	00	00		150000
	00	00		00	00	00	
Others	00	00		0	0	0	
Security			400000				400000
<b>Total</b>	<b>00</b>	<b>00</b>	<b>700000</b>	<b>00</b>		<b>70000</b>	<b>770000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Bag,sampo,cosmatics item etc	4000	120000	1440000	1512000	1587600
		0	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less. Variable Expense</b>		0	0	0	0
Milk	2800	84000	1008000	1058400	1111320
		0	0	0	0
<b>Total variable Expense (B)</b>	2800	84000	1008000	1058400	1111320
<b>Contribution Margin (CM) [C=(A-B)</b>	1200	36000	432000	453600	476280
<b>Less. Fixed Expense</b>					
Rent		6000	72000	72000	72000
Mobile Bill		300	3600	3800	4000
Genaretor		500	6000	6000	6200
Electricity Bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertanment		200	2400	2500	2600
Transportation		1000	12000	12000	120100
Security Guard		100	1200	1300	1400
<b>Total fixed Cost (D)</b>		18500	222000	222400	223000
<b>Net Profit (E) [C-D)</b>		17500	210000	231200	253280
<b>Investment Payback</b>			28000	28000	28000



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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	210000	231200	253280
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		182000	385200
	<b>Total Cash Inflow</b>	<b>280000</b>	<b>413200</b>	
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28000
	<b>Total Cash Outflow</b>	<b>98000</b>	<b>28000</b>	<b>28000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182000</b>	<b>385200</b>	<b>638480</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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





# FAMILY PICTURE

