

Proposed NU Business Name: **TURA TUA COSMATIC & CONFECTIONARI**



Project identification and prepared by :Md .Eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NAZRUL ISLAM
Age	:	05/02/1983(35years)
Education, till to date	:	S SC
Marital status	:	marrid
Children	:	02 Dother
No. of siblings:	:	04 brother 0 sister
Address	:	Vill: Tanar chala P.O: haturia chala P.S: Kaliakair, 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	:	MIS:NURJAHAN BAGOM
(iii) Father's name	:	MD.MONGOL KHAN
(iv) GB member's info	:	Branch: Moddo para Centre # 1//m (Female), Member ID ,1101, Group No: 02 Member since: 05-01-20000-2015 (15Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 50000, Outstanding loan
(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	:	08 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731113027
Mother's Contact No.	:	01760897349
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MIS.NURJAHAN BAGOM, joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TURA TUA COSMATICS & CONFECIONARI
Location	:	Tanar chala, Haturia chala,kaliakor.Gazipur.
Total Investment in BDT	:	BDT 400000/-
Financing	:	Self BDT 300000/-(from existing business) 75% Required Investment BDT 100000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

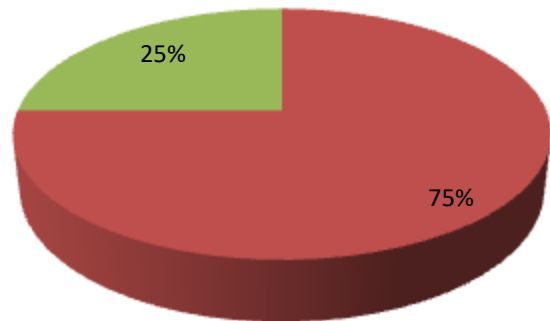
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sop,loduls.komol paani,ata,suji,cosmatics,rice,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Sop,loduls,komol paani,ata,suji,cosmatics,rice,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	13	2500	32500	20	2500	50000	82500
dal	20	105	2100				2100
soabin	27	95	2600				2600
suger	15	55	900				900
sop	70	35	2450				2450
ata	18	28	500				500
cosmatics			95500			50000	50000
	163	2818	300000	20	2500	100000	400000

Source of Finance



- Entrepreneur's Contribution
300,000
- Investor's Investment 100,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Sop,loduls,komol paani,ata,suji,sampo,ricee,tc	2400	72000	864000	907200
0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B) 0				
Sop,loduls,kpmppl paani,ata,suji,sampo,rice,etc	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
Total Fixed Cost (D)		7670	92040	93252
Net Profit (E)= [C-D]		6730	80760	88188
Investment Pay Back			60000	60000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	80760	84798
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88188
	Total Cash Inflow	180760	172986
2	Cash Outflow		
2.1	Purchase of Product	100000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3	Net Cash Surplus	20760	112986

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures





zeros
chips

FEVEGA

WHEEL

WHEEL

লাকি
রাইচ

FRESH

FE





FAMILY PICTURE

