

# Proposed NU Business Name: **M/S HANIF LIBRARY & COSMATICES**



Project identification and prepared by: Md.Moshiur Rahman  
Sonagazi,Feni.

Project verified by: MD : Abadat Hossain Sorkar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD : ARIFUZZMAN</b>
Age	:	01/03/1986 ( 32Years)
Education, till to date	:	Class - 08
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Akilpur P.O: Boktermuncci P.S: Sonagazi, Dist: Feni.
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>BIBI AYESHA</b>
(iii) Father's name	:	<b>LATE : MD : NURER JAMAN</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 55/(Female), Member ID:9585/2, Group No: 05 Member since: 25-03-2015 (03 Years) First loan: BDT 10,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 39,120/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	10 Years Experience 05 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01727-932190
Mother's Contact No.	:	01811-296550
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI AYESHA** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

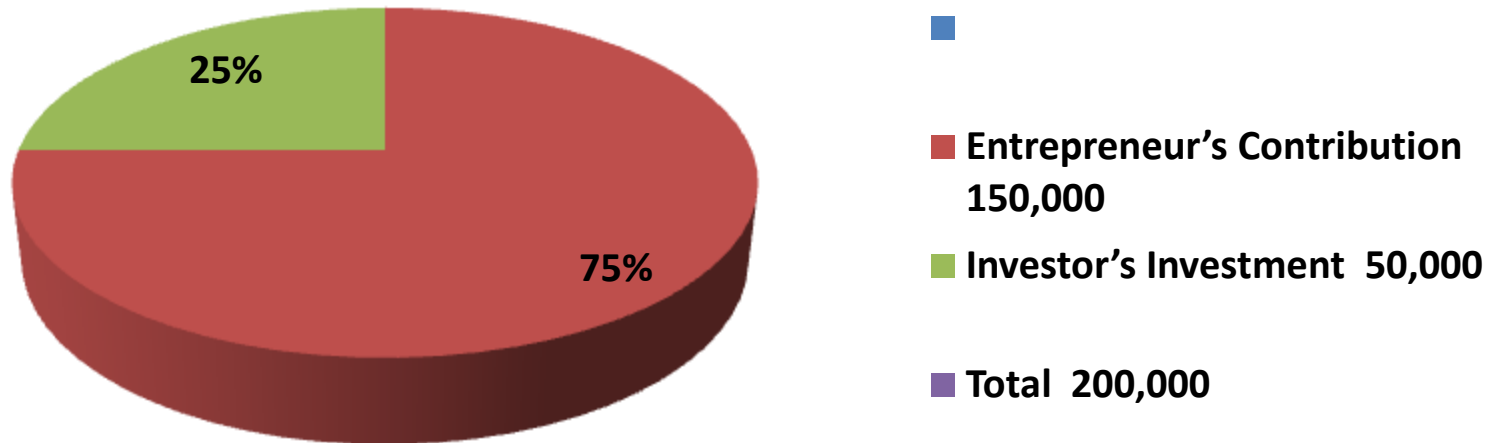
Business Name	:	<b>M/S HANIF LIBERARY &amp; COSMATICES</b>
Location	:	Boktermuncci Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,00,000/-
Financing	:	Self BDT 1,50000/- (From Existing Business) 75% Required Investment Bdt,50,000(as Equity) 25%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Book,pen, Khata,Cosmatic &amp; others.</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Dhaka.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Book,pen, Khata,Cosmatic & others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Book,pen, Khata,Cosmatic & others	2550	76500	918000
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		200	2400
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>
<b>Net Profit (E)= [C-D]</b>		<b>5200</b>	<b>62400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Book	100	300	30,000			0	30,000
Khata	20	600	12,000			0	12,000
Pen	10	500	5,000				5,000
Cosmatices			35,000			50,000	85,000
Others			18,000				18,000
Secqurity			50,000				50,000
<b>Total</b>	<b>130</b>	<b>1,400</b>	<b>150,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>200,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Book,pen, Khata,Cosmatic & others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
Book,pen, Khata,Cosmatic & others	3400	102000	1224000	1285200	1349460
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Gard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>97200</b>	<b>97900</b>	<b>98615</b>
<b>Net Profit (E)= [C-D]</b>		<b>9700</b>	<b>116400</b>	<b>122220</b>	<b>128331</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	116,400	122220	128331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96400	198620
	<b>Total Cash Inflow</b>	<b>166,400</b>	<b>218,620</b>	<b>326,951</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,400</b>	<b>198,620</b>	<b>306,951</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Boktermuncci Bazar,  
Sonagazi, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







HL

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