

M S BHAI BHAI COSMETICS AND CONFECTIONERY



Project identification and prepared by: Rafat Hasan, Dokshinkhan Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NORUL HOQUE
Age	:	20-11-1985 (29 Years)
Education, till to date	:	Class Nine
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Baria Choni P.O: Poshibazar P.S: Ropgonj Dist: Narayangonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURI BEGUM
(iii) Father's name	:	MD BEDON MIA
(iv) GB member's info	:	Branch: Rupgonj, Centre # 43 (Female), Member ID: 3142, Group No: 02 Member since: 20-11-1989 (25 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 9189
(v) Who pays GB loan installment	:	Elder 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.)	:	No
Business Experiences and Training Info	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Elder brother's income (Trawler business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-957843
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nuri Begum is a member of Grameen Bank since 25 years. At first she took 2,000 taka loan from Grameen Bank. Nuri Begum gradually took loan from GB. Utilize loan cow rearing, tea stall and home development and her elder son trawler business. She purchase 14 decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	M S BHAI BHAI COSMETICS AND CONFECTIONERY
Location	:	Ichapur bazar, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Chanachur, Soft drinks, Noodles, Baby food, Ice-Cream and Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is situated at own land.▪Collects goods from Tongi bazar.▪Agreed grace period is 4 months.

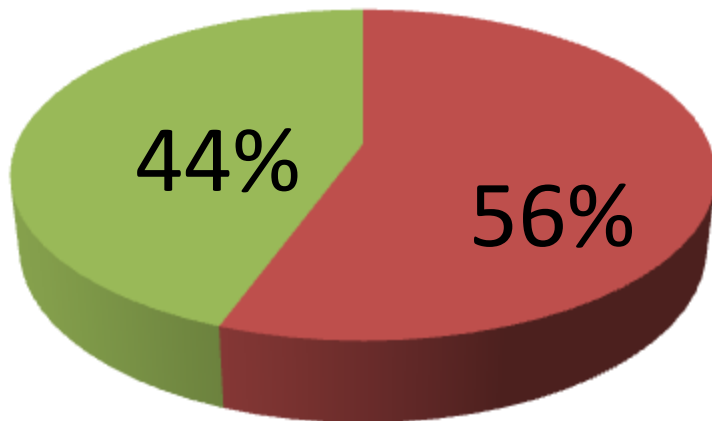
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Baby food, Ice-Cream and Cosmetics etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Baby food, Ice-Cream and Cosmetics etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		1,500	18,000
Generator Bill		150	1,800
Water Bill		200	2,400
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Guard Bill		150	1,800
Total fixed Cost (D)		9,500	114,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Baby food, Ice-Cream and Cosmetics etc	2,00,000	2,00,000	4,00,000
Furniture	30,000	-	30,000
Fridge	20,000	-	20,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Baby food, Ice-Cream and Cosmetics etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Baby food, Ice-Cream and Cosmetics etc	5,950	178,500	2,142,000	2,249,100	2,361,555
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100	2,361,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Electricity Bill		1,500	18,000	19,000	20,000
Generator Bill		150	1,800	2,200	2,400
Water Bill		200	2,400	2,600	2,800
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		2,500	30,000	30,000	30,000
Guard		150	1,800	2,000	2,200
Non Cash Item					
Depreciation		583	7,000	7,000	7,000
Total Fixed Cost		15,333	184,000	188,300	192,400
Net Profit (E) [C-D]		16,167	194,000	208,600	224,345
Investment Payback			80,000	80,000	80,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	194,000	208,600	224,345
1.3	Depreciation (Non cash item)	7,000	7,000	7,000
1.4	Opening Balance of Cash Surplus		121,000	256,600
	Total Cash Inflow	401,000	336,600	487,945
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	121,000	256,600	407,945

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





ভা হি

PEPSI





















রূপসজ্জা ইউনিয়ন পরিষদ
 কামরাঙ্গী, কামরাঙ্গী, পঞ্চদশ ওয়ার্ড
শ্রেণি বাহিনী
 পঞ্জিকা কার্ড

নাম: **সৈয়দ হামিদ আলী চন্দ্র**
 পিতার নাম: **সৈয়দ হামিদ আলী চন্দ্র**
 মাতার নাম: **সৈয়দা হুমায়ুন কবীর**
 জন্ম তারিখ: **১৯৬৭**
 জন্ম স্থান: **কামরাঙ্গী, কামরাঙ্গী, পঞ্চদশ ওয়ার্ড**
 বর্তমান ঠিকানা: **কামরাঙ্গী, কামরাঙ্গী, পঞ্চদশ ওয়ার্ড**
 মোবাইল নং: **১৭০০১০১০১০১০**
 ছবি: 

স্বাক্ষর: *Syed Hamid Ali Chand*
 তারিখ: **১৯/১০/১৯**

বাংলাদেশ সরকার
 পঞ্জিকা কার্ড
 নাম: **সৈয়দ হামিদ আলী চন্দ্র**
 পিতার নাম: **সৈয়দ হামিদ আলী চন্দ্র**
 মাতার নাম: **সৈয়দা হুমায়ুন কবীর**
 জন্ম তারিখ: **১৯৬৭**
 জন্ম স্থান: **কামরাঙ্গী, কামরাঙ্গী, পঞ্চদশ ওয়ার্ড**
 মোবাইল নং: **১৭০০১০১০১০১০**

খাঁড়গাম বা

ক্রমিক নং	নাম	পিতার নাম	জন্ম তারিখ	বর্তমান ঠিকানা		পূর্ববর্তী ঠিকানা		মোট
				গ্রাম	ওয়ার্ড	গ্রাম	ওয়ার্ড	
১	সৈয়দ হামিদ আলী চন্দ্র	সৈয়দ হামিদ আলী চন্দ্র	১৯৬৭	কামরাঙ্গী	পঞ্চদশ ওয়ার্ড	কামরাঙ্গী	পঞ্চদশ ওয়ার্ড	
২	সৈয়দা হুমায়ুন কবীর	সৈয়দ হামিদ আলী চন্দ্র	১৯৬৭	কামরাঙ্গী	পঞ্চদশ ওয়ার্ড	কামরাঙ্গী	পঞ্চদশ ওয়ার্ড	

মোট: **২**



FAMILY PICTURE

