

Proposed NU Business Name: **ABIR COSMETICS & CONFECTIONERY**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASAD ALI
Age	:	01-02-1990 (25 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Gohalia, P.O: Nikrail, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ASIYA BEGUM
(iii) Father's name	:	MD FORHAD ALI
(iv) GB member's info	:	Branch: Aloa Bhuapur, Centre # 04 (Female), Member ID: 2973, Group No: 06 Member since: 14-03-1987 (28 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: Nil Outstanding loan: Nil
(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	:	Nine years experience in running business. He has training for four years.
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-249380
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ASIYA BEGUM joined Grameen Bank since 28 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	ABIR COSMETICS & CONFECTIONERY
Location	:	Gohalia bari, Kalihati, Tangail.
Total Investment in BDT	:	BDT 205,000
Financing	:	Self BDT 1,05,000(from existing business) 51% Required Investment BDT 1,00,000(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7 ft x 36 ft= 252 square ft
Security	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Potato, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Elenga, Tangail.▪Agreed grace period is 4 months.

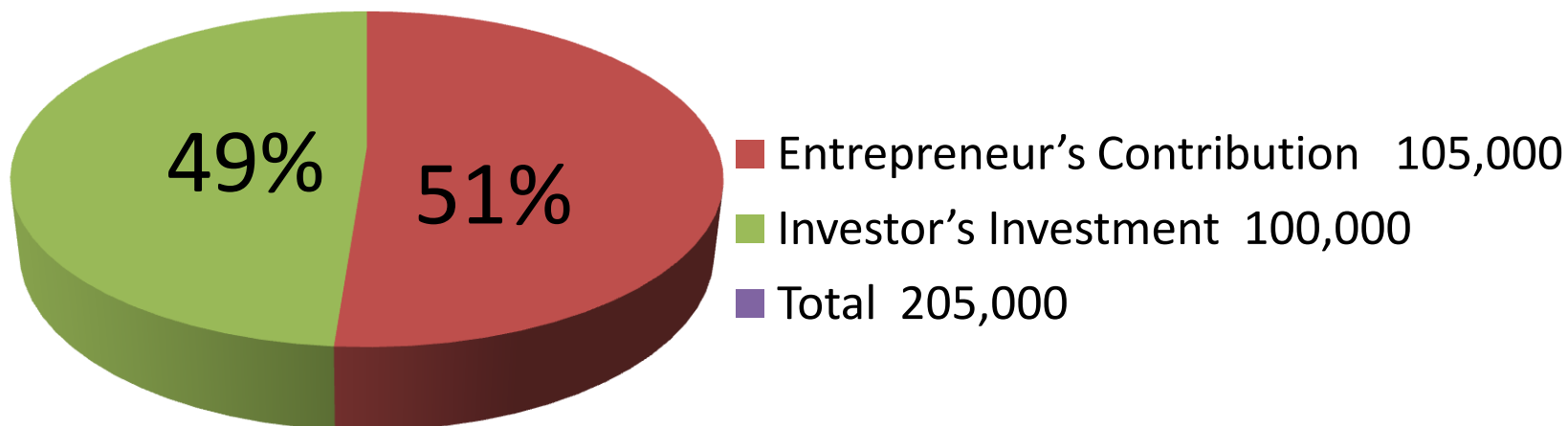
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		700	8,400
Mobile Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (17 x 1500)	25,500	30,000	55,500
Polao Rice (1 x 3500)	3,500	-	3,500
Flour, Pulse, Oil, Salt, Coil, Sugar,	36,000	50,000	86,000
Biscuit, Chips, Soap, Onion, Garlic, Turmeric	7,000	10,000	17,000
Soft drinks, Washing powder, Spice, Pen etc	18,000	10,000	18,000
Fridge	15,000	-	15,000
Total	1,05,000	1,00,000	2,05,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery item	4,200	126,000	1,512,000	1,587,600
Total Sales (A)	4,200	126,000	1,512,000	1,587,600
Less. Variable Expense				
Grocery item	3,570	107,100	1,285,200	1,349,460
Total variable Expense (B)	3,570	107,100	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800	238,140
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		700	8,400	9,000
Mobile Bill		300	3,600	4,000
Transportation		1,000	12,000	14,000
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		250	3,000	3,000
Total Fixed Cost		8,450	101,400	105,000
Net Profit (E) [C-D]		10,450	125,400	133,140
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	125,400	133,140
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		68,400
	Total Cash Inflow	228,400	204,540
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	68,400	144,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 09 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

Pictures

বিশ্বকিছোরিক বাসোমণির বাসোমণি
আবির কসমোটিকস্ এন্ড কনফেকশনারী
প্রোঃ মোঃ আসাদ
এখানে সকল প্রকার কসমোটিকস্ ও কনফেকশনারী সামগ্রী বিক্রয় করা হয়।



















FAMILY PICTURE

