

Proposed NU Business Name: **MAA COSMETICS**



Project identification and prepared by: MD. Kajem Uddin,
Bason Unit, Gazipur

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ALI
Age	:	02-01-1994 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Borthers
Address	:	Vill: Kunia, P.O: Gasa, P.S: Gazipur Sadar, 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	:	MOST. HALIMA BEGUM
(iii) Father's name	:	MD. ABUL KASHEM
(iv) GB member's info	:	Branch: Gasa Gazipur, Centre # 53(Female), Member ID: 5087, Group No: 01 Member since: 05-06-2008 (8Years) First loan: BDT 5,000
Further Information:		Existing Loan: NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-853282
Mother's Contact No.	:	01681-605103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HALIMA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA COSMETICS
Location	:	Kunia, Borobari, Gazipur
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 13 ft= 91 square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap, Brush, Lotion, Cosmetics, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Board Bazar, Gazipur.▪Agreed grace period is 3 months.

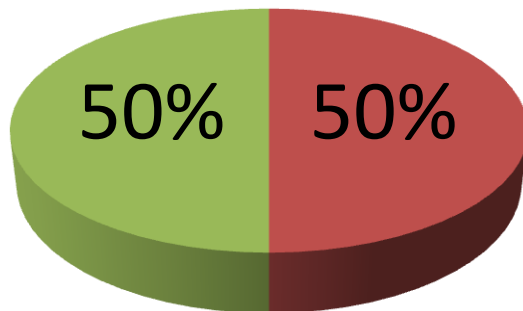
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics & Others	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cosmetics & Others	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Generator bill		150	1,800
Electricity bill		200	2,400
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Total fixed Cost (D)		6,450	77,400
Net Profit (E) [C-D]		5,550	66,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap (200 x 40)	8,000	12,000	20,000
Paste (150 x 80)	12,000	10,000	22,000
Brush (100 x 58)	5,800	8,000	13,800
Lotion (50 x 160)	8,000	5,000	13,000
Fairness Creem (70 x 120)	15,400	15000	30,400
Saving Cream, Oil, Lip-Sitck	29,000	30000	59,000
Comb, Mirror, Rice, Pulse, Flour etc.	21,800	20000	41,800
Total	100,000	100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics & Others	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
Cosmetics & Others	2,400	72,000	864,000	907,200
Total variable Expense (B)	2,400	72,000	864,000	907,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Generator bill		150	1,800	1,800
Electricity bill		200	2,400	3,000
Mobile Bill		400	4,800	5,500
Transportation		600	7,200	9,200
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Guard		200	2,400	2,800
Total Fixed Cost		6,750	81,000	85,300
Net Profit (E) [C-D]		11,250	135,000	141,500
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	135,000	141,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		75,000
	Total Cash Inflow	235,000	216,500
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	75,000	156,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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





মা কসমেটিকস্



থ্রোঃ মোহাম্মদ আলী
মোবাঃ ০১৯৮৮-৮৫৩২১
রূপমিয়া সুপার মার্কেট, কুনি
চান্দরা মাদরাসা রোড
জাতীয় বিশ্ববিদ্যালয়, গাজীপুর





প্রাঃ মোহাম্মদ আলী
ফোন : ০১৯৮৮-৮৫০২৮২
কুমিল্লা সুপার মার্কেট, কুমিল্লা
হামরা মাদরাসা রোড
বিশ্ববিদ্যালয়, গাজীপুর সিটি।

মা জেনারেল স্টোর



FAMILY PICTURE

