

Proposed NU Business Name: **SHAFIQ COSMETICS**



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Sreenagar Unit, Munsiganj

Project verified by: Md Siddiqur Rhaman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD. SHAFIQ TALUKDAR |
| Age | : | 20-3-84 (33 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | NA |
| No. of siblings: | : | 06 Brothers 01 Sister |
| Address | : | Vill: Moddho para, P.O: Moddho para, P.S: Sirajdikhan , Dist: Munsiganj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SALEHA BEGUM |
| (iii) Father's name | : | ABDUL HAQUE TALUKDAR |
| (iv) GB member's info | : | Branch : Ghegunasay , Centre : 33(Female), Member ID: 2822/1, Group No: 05 Member since: 5-2-1996 (20 Years) First loan: BDT 1500 |
| Further Information: | | Existing loan: BDT 25000 Outstanding loan: BDT 4468 |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 05 years experience in running business. 02 Years in own business. He has 03 Years training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01710222292 |
| Family's Contact No. | : | 01704094473 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM joined Grameen Bank since 20years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | SHAFIQ COSMETICS |
| Location | : | Ichapura Bazar, Sirajdikhan, munsigonj |
| Total Investment in BDT | : | BDT 320000/- |
| Financing | : | Self BDT 270000/- (from existing business) 84% Required Investment BDT 50000/- (as equity) 16% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 12 ft= 180 sqft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like cosmetics, bag service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Sreenaagar.▪Agreed grace period is 3 months. |

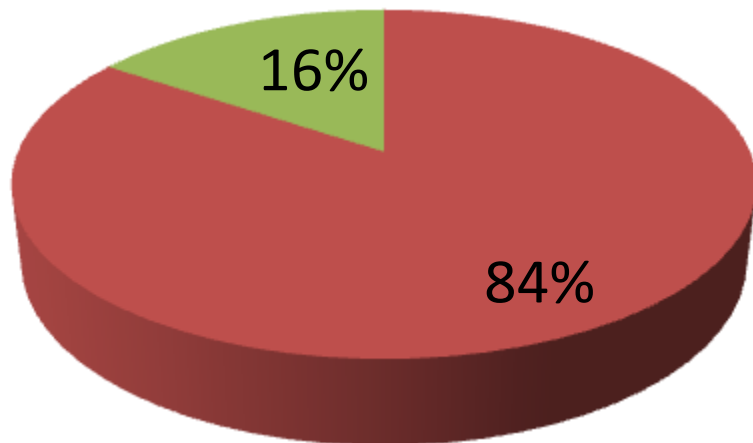
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|------------------------------------------|------------|--------------|---------------|
| Revenue (sales) | | | |
| Cosmetics item | 2980 | 89400 | 1072800 |
| Total sales (A) | 2980 | 89400 | 1072800 |
| Less Variable Exp. | | | |
| Cosmetics item | 2533 | 75990 | 911880 |
| Total Variable exp. (B) | 2533 | 75990 | 911880 |
| Contribution Margin CM [C= (A-B)] | 447 | 13410 | 160920 |
| less fixed exp. | | | |
| Rent | | 2000 | 24000 |
| Electricity bill | | 300 | 3600 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 100 | 1200 |
| Guard | | 100 | 1200 |
| Genaretor | | 100 | 1200 |
| Mobile | | 200 | 2400 |
| total fixed cost (D) | | 7800 | 93600 |
| Net profit (E) [C-D] | | 5610 | 67320 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Bag | 17 | 250 | 4,250 | 30 | 600 | 18,000 | 22,250 |
| Soap | 50 | 150 | 7,500 | | | 0 | 7,500 |
| shampoo | 35 | 900 | 31,500 | | | 0 | 31,500 |
| clip | 50 | 60 | 3,000 | | | 0 | 3,000 |
| lotion | 50 | 60 | 3,000 | | | 0 | 3,000 |
| Cosmetics | 50 | 120 | 6,000 | 300 | 100 | 30,000 | 36,000 |
| others | 255 | 450 | 114,750 | 20 | 100 | 2,000 | 116,750 |
| Security | | | 100,000 | | | | 100,000 |
| Total | 507 | | 270,000 | 350 | | 50,000 | 320,000 |

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 50,000
- Total 320,000

Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|----------------------------------------|-------------|---------------|----------------|----------------|-----------------|
| Revenue (sales) | | | | | |
| Cosmetics item | 3960 | 118800 | 1425600 | 1496880 | 1571724 |
| Total Sales (A) | 3960 | 118800 | 1425600 | 1496880 | 1571724 |
| less variable Expenses | | | | | |
| Cosmetics item | 3366 | 100980 | 1211760 | 1272348 | 1335965 |
| Total variable Expenses (B) | 3366 | 100980 | 1211760 | 1272348 | 1335965 |
| Contribution Margin (CM)= (A-B) | 594 | 17820 | 213840 | 224532 | 235758.6 |
| Less Fixed Expenses | | | | | |
| Rent | | 2000 | 24000 | 24000 | 24000 |
| Electricity bill | | 300 | 3600 | 3600 | 3600 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 156 | 1872 | 1872 | 1872 |
| Guard | | 100 | 1200 | 1200 | 1200 |
| Genaretor | | 100 | 1200 | 1200 | 1200 |
| Mobile | | 300 | 3600 | 3600 | 3600 |
| Total Fixed Cost | | 7956 | 95472 | 95472 | 95472 |
| Net Profit (E) (C-D) | | 9864 | 118368 | 129060 | 140286.6 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------------------------|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 118,368 | 129,060 | 140286.6 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 98,368 | 207428 |
| | Total Cash Inflow | 168368 | 227428 | 347714.6 |
| 2 | Cash Outflow | | | |
| 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 |
| | Total Cash Outflow | 70,000 | 20000 | |
| 3 | Net Cash Surplus | 98,368 | 207428 | 327714.6 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years 03
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

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শফিক কসমেটিকস্

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মোঃ শফিক তাবাসুত
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১৩৩ নং বাজার
শিলালদিখান, ঢাকা











FAMILY PICTURE

