

Proposed NU Business Name: **VAI VAI COSMETIC**



Project identification and prepared by: Md. Mozammel Haque
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Jahid Miya
Age	:	08.07.1982 (34Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers and 2 Sister
Address	:	Vill: Panishail P.O: Putiyajani P.S: Tangail 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	:	MINA BEGUM
(iii) Father's name	:	FAJAL MIYA
(iv) GB member's info	:	Branch: Fajilhathi,Delduyar Centre # 13(Female), Member ID: 1419, Group No: 03 Member since: 7 (Years) First loan: BDT 5000 /- Outstanding loan: 69200
Further Information:		
(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	:	3 years 6 month experience in running business. He has no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-567011
Family's Contact No.	:	01950-487047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA BEGUM joined Grameen Bank since 7 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI COSMETIC
Location	:	Putiyajani Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 240,000/- (from existing business) 77% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 25 ft= 750 square ft
Security of the shop	:	1,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetic, Bag, Gift, Ladies and gents shoe etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka , Company.▪Agreed grace period is 3 months.

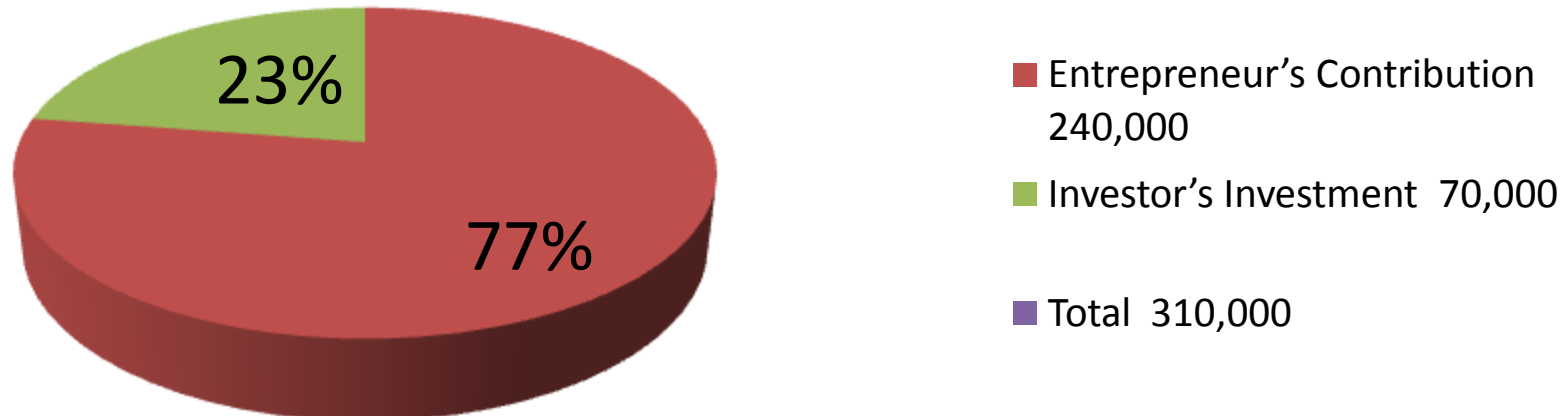
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cosmetic, Bag, Gift, Ladies and gents shoe	6000	180000	2160000
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Cosmetic, Bag, Gift, Ladies and gents shoe	5100	153000	1836000
Total Variable Expense	5100	153000	1836000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		2500	30000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Intertainment		300	3600
Mobil Bill		200	2400
Total Fixed Cost (D)		17000	204000
Net Profit (E)= [C-D]		10000	120000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bag	120	100	12,000	150	100	15000	27000
Ladies shoe	250	120	30,000	100	120	12000	42000
Gents shoe	300	200	60,000	200	200	40000	100000
Cosmetic			20,000			0	20000
Shart,Pant			40,000			0	40000
Juyelari Samogri			20,000			0	20000
Chip,Tisu,Chanachur ,Softdrinks			8,000			0	8000
Others			50,000			3,000	53000
	670	420	240,000	450	420	70,000	310,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Cosmetic, Bag, Gift, Ladies and gents shoe	6500	195000	2340000	2457000
Total Sales(A)	6500	195000	2340000	2457000
Less Variable Expense (B)				
Cosmetic, Bag, Gift, Ladies and gents shoe	5525	165750	1989000	2088450
Total Variable Expense	5525	165750	1989000	2088450
Contributon Margin (CM) [C=(A-B)]	975	29250	351000	368550
Less Fixed Expense				
Rent		2000	24000	24000
Electric Bill		2500	30000	30300
Transportaion		2000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		5000	60000	60000
Entertainment		300	3600	3600
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		17000	204000	205600
Net Profit (E)= [C-D]		12250	147000	154350
Investment Pay Back			42,000	42,000

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	70,000	
1.2	Net Profit	147,000	154350
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		105000
	Total Cash Inflow	217,000	259,350
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	105,000	217,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

বিস্ময়গ্রাহক নাহিম্যানির গ্রাহক

জাট জাট কসমেটিকস

এখানে সকল প্রকার কসমেটিকস সামগ্রী পাওয়া যায়।

প্রস্তুতকারক
মেসার্স জাট জাট
ফোন- ০১৬৫১২৬৭০০
ফাজিলাবাড়ি, পটুয়াখালী সদর
জেলা পটুয়াখালী







GOLDEN HARVEST

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FAMILY PICTURE

