

## Proposed NU Business Name: MEGHLA COSMATICS



Project identification and prepared by: Md.Sohel Mia,  
Rajshahi Sadar Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## ***Brief Bio of The Proposed Nobin Udyoktar***

Name	:	<b>MD. ABDUR RASID</b>
Age	:	18-08-1981(35 YEARS)
Education, till to date	:	Class-viii.
Marital status	:	Married
Children	:	1 Daugther
No. of siblings:	:	1 Brother, 1 Sister,
Address	:	Vill: Bijoy Nagor, P.O:Raja bari, P.S: Godagari,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.KOLPONA BEGUM</b>
(iii) Father's name	:	<b>MD.NORUL ISLAM</b>
(iv) GB member's info	:	Branch: Daupara , Centre 14(Female), Member ID: 7602, Group No: 09 Member since: 17/07/2004(3 years) First loan: BDT 10,000/=
Further Information:		Existing Loan: BDT. 15000/= , Outstanding loan: Nill
(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	:	07 years 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.	:	01712470062.
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.KOLPONA BEGUM** joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name

: **MEGHLA COSMATICS**

Location

: Raja Bari

Total Investment in BDT

: BDT 130,000/-

Financing

: Self BDT 80,000/-(from existing business) 62%  
Required Investment BDT 50,000/-(as equity) 38%

Present salary/drawings  
from business (estimates)

: BDT 5,000/-

Proposed Salary

: BDT 5,000/-

Size of shop

: 10ft\* 15ft= 150 square ft

Implementation

- :
- The business is planned to be scaled up by investment in existing; Stationary & Cosmetics item etc.
  - Average 15% gain on sale.
  - The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed.
  - The shop is rent.
  - Collects goods from Raja Bari.
  - Agreed grace period is 3 months.

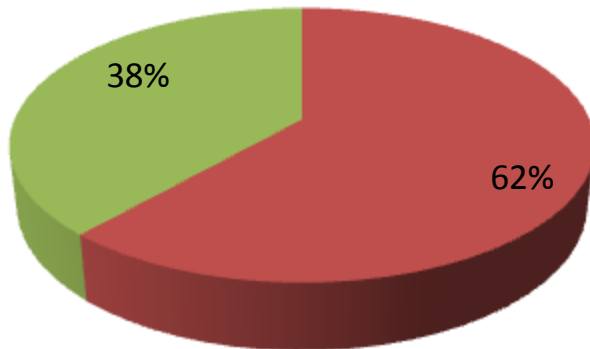
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics & Stationari item,	2,500	75,000	900000
<b>Total Sales (A)</b>	2,500	75,000	900000
<b>Less. Variable Expense</b>			
Cosmetics & Stationari item,	2,125	63,750	765000
<b>Total variable Expense (B)</b>	2,125	63,750	765000
<b>Contribution Margin (CM) [C=(A-B)]</b>	375	11,250	135000
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,550</b>	<b>54,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics			30,000	0	0	20000	50,000
Emitation			35,000	0	0	20000	55,000
Stationary			15,000	0	0	10000	25,000
				0	0	0	0
				0	0	0	0
						0	0
						0	0
				1			0
						0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>80000</b>	<b>1</b>	<b>0</b>	<b>50000</b>	<b>130000</b>

## Source of Finance



- Total 130,000
- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Cosmetics & Stationari item,	3000	90000	1080000	1134000	1190700
<b>Total Sales (A)</b>	3000	90000	1080000	1134000	1190700
<b>Less. Variable Expense</b>					0
Cosmetics & Stationari item,	2550	76500	918000	963900	1012095
<b>Total variable Expense (B)</b>	2550	76500	918000	963900	1012095
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000	170100	178605
<b>Less. Fixed Expense</b>					
Rent		800	9600	9600	9600
Electricity Bill		200	2400	2500	2600
Mobile Bill		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3700	3800
Entertainment		200	2400	2500	2600
Salary (staff)					
Security Gard					
Bank service Charge					
<b>Total Fixed Cost</b>		6700	80400	80800	81200
<b>Net Profit (E) [C-D]</b>		6800	81600	89300	97405
<b>Investment Payback</b>			20000	20000	20000



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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	81600	89300	97405
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		61600	130900
	Total Cash Inflow	131600	150900	228305
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	61600	130900	208305

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop:Raja Bari  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







A man in a green polo shirt stands behind a counter in a cluttered shop.

Saki  
COBOR  
LING

Saki

Stationery items including pens and pencils in a display rack.

Blue paper with text, possibly a receipt or promotional notice.



**GOLD FISH 金鱼**

1	2	3	4	5	6	7	8	9	10
1	2	3	4	5	6	7	8	9	10
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# FAMILY PICTURE

