

Proposed NU Business Name: **SABUJ-SATHI COSMATICS**



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Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SABUJ
Age	:	01-07-1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers 2 Sister
Address	:	Vill: Ulail, P.O: Aouna, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LATA BEGUM
(iii) Father's name	:	MD.MOKLESUR RAHMAN
(iv) GB member's info	:	Branch: Shollah, Centre # 45 (Female), Member ID: 6403, Group No: 11 Member since: 01/01/2002 (7 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: Nill
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-085325
Mother's Contact No.	:	01725-196985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LATA BEGUM joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SABUJ-SATHI COSMATICS
Location	:	Aouna Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,50,000(from existing business) 75% Required Investment BDT 80,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Snow,bodyspay,sari,lunge etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

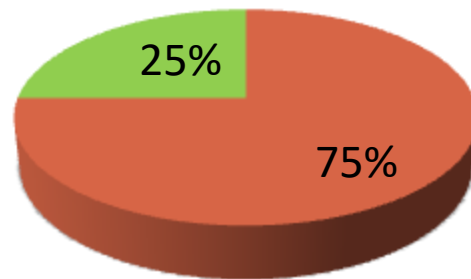
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Garments Item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		400	4,800
Transportation		2,500	30,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Generator		150	1,800
Guard		200	2,400
Total fixed Cost (D)		11,150	1,33,800
Net Profit (E) [C-D]		6,850	82,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shampoo & Soap	5	4000	20,000			0	20,000
Snaw,powder,hair oil	4	5000	20,000			0	20,000
Cosmatics		20,000	20,000			40,000	60,000
Cloth	100	400	40,000			0	40,000
Sari & Lunge	80	500	40,000			0	40,000
Readymade 3 pes	100	800	80,000	50	800	40,000	1,20,000
Security			30,000				
Total			2,50,000			80,000	3,30,000

0% **Source of Finance**



- Entrepreneur's Contribution's :- 2,50,000
- Investor Investment's :- 80,000
- Total :- 3,30,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments Item	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Total Sales (A)	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Less. Variable Expense					
Garments Item	3,360	1,00,800	12,09,600	12,70,080	13,33,584
Total variable Expense (B)	3,360	1,00,800	12,09,600	12,70,080	13,33,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	3,02,400	3,17,520	3,33,396
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		600	7,200	7,500	8,000
Transportation		2,500	30,000	30,000	30,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		500	6,000	6,000	6,000
Generator		150	1,800	1,800	1,800
Guard		200	2,400	2,400	2,400
Total Fixed Cost		11,850	1,42,200	1,42,500	1,43,000
Net Profit (E) [C-D]		13,350	1,60,200	1,75,020	1,90,396
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,60,200	1,75,020	1,90,396
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,28,200	2,71,220
	Total Cash Inflow	2,40,200	3,03,220	4,61,616
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,28,200	2,71,220	4,29,616

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Aounabazar Nawabgonj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















