

A Nobin Udyokta Project

Sajim Cosmetics Store



Project by : Md. Sohel Hossain
Identified by : Md. Sohrab Hossain
Verified By: Md. Saiful Islam

Hazigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Sohel Hossain
Age	:	13/12/1997 (20 Years 10 Months)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Three brothers and one sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jharna Begum
(iii) Father's name	:	Late:Abul Khair
(iv) GB member's info	:	Member since: 04/09/1999 to 11/07/2005 Branch: Tamta, Centre no.40, Group: 11 Loanee No. 2951 First loan: Tk. 4000 Total Amount Received: Tk.1,20,000/- Existing loan: Tk.0 Outstanding: Tk.0
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	H S C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Cosmetics Business
Trade License Number	:	1599-54
Business Experiences	:	5 years.
Other Own/Family Sources of Income	:	One brother is in abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01863813953
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 1999. At first his mother took a loan amount BDT 4000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Sajim Cosmetics Store
Address/ Location	:	Hajigonj Tower mosque market Hajigonj, Chandpur. .
Total Investment in BDT	:	504,000/-
Financing	:	Self BDT : 424,000 (from existing business) - 84% Required Investment BDT : 80,000 (as equity) - 16%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000
<i>Less: Cost of sale (B)</i>	4800	14400	1728000
Gross Profit 20% (A-B)= [C]	1200	36000	432000
<i>Less: Operating Costs</i>			
Electricity bill		1200	14400
Night Guard Bill		300	3600
Generator bill		400	4800
Rent		6500	78000
Mobile Bill		400	4800
Salary from Business (Self)		9,000	108000
Salary Employee(01)		4000	48000
Others (Entertainment)		400	4800
<i>Non Cash Item:</i>			
Depreciation Expenses(22,000*10%)		183	2,200
<i>Total Operating Cost (D)</i>		22383	268596
Net Profit (C-D):		13617	163404

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan: 2000	424000		424,000
Furniture: 20000			
Advance: 300000			
Present Goods Items (*) : 102000			
Proposed Items (**):		80,000	80,000
Total Capital	424000	80,000	540,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Ladies bag	20000
Soap	3000
Cosmetics	15000
Oil	3000
Facewash	4000
Cream	10000
Powder	2000
Bodyspray	4000
Bodylotion	4000
Stone bag	3000
Hand purse	5000
Kakra	3000
Makeup box	15000
Pampas	4000
Shampoo	7000
Total Present Stock	102000

Proposed Item

Product Name	Amount
Different kinds of bag	50000
Chury	10000
Facewash	5000
Cream	5000
Powder	5000
Bodyspray	5000
Total :	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	7,000	210,000	2,520,000	7,500	225,000	2,700,000	8,000	240,000	2,880,000
Less: Cost of Sale (B)	5600	168000	2016000	6000	180000	2160000	6400	192000	2304000
Gross Profit (A-B)=C	1400	42000	504000	1500	45000	540000	1600	48000	576000
Less operating cost :									
Electricity bill		1200	14400		1300	15600		1400	16800
Night Guard Bill		300	3600		300	3600		300	3600
Generator bill		400	4800		400	4800		400	4800
Rent		6500	78000		6500	78000		6500	78000
Mobile Bill		500	6000		550	6600		600	7200
Salary from Business (Self)		9,000	108000		9,000	108000		9,000	108000
Salary Employee(01)		4000	48000		4500	54000		5000	60000
Others (Entertainment)		400	4800		450	5400		500	6000
Depreciation Expenses(22000*10%)		183	2200		183	2200		183	2200
Total Operating Cost (F)		22483	269796		23133	277596		23883	286596
Net Profit =(E-F)		19517	234204		21867	262404		24117	289404
GT payback		32,000			32,000			32,000	
Retained Income:		202204			230404			257404	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	234204	262404	289404
1.3	Depreciation (Non cash item)	2,200	2,200	2,200
1.4	Opening Balance of Cash Surplus	0	204404	437008
	Total Cash Inflow	316404	469008	728612
2.0	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
2.3	Payment of GB loan	0	0	0
	Total Cash Outflow	112000	32,000	32,000
3.0	Net Cash Surplus	204404	437008	696612

SWOT Analysis



STRENGTH

- Skill and 5 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 10 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



Photograph



Photograph



Photograph





(স্বাক্ষরিত/অস্বাক্ষরিত) ক্রমসং- ৩১

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
চামড়া উত্তর ইউনিয়ন পরিষদ
শাহবাড়ি, চাঁদপুর
জন্ম সনদ

[সি.সি.- ৯, জন্ম ও মৃত্যু নিবন্ধন (স্বাক্ষরিত/অস্বাক্ষরিত) বিধিমালা, ২০০৯]
(জন্ম নিবন্ধন পরিষদের উত্তর)

নিবন্ধন বহি নং: **১৩**

নিবন্ধনের তারিখ: ২৯-০৮-২০০৭ মামল উত্তর তারিখ: ২৯-০৮-২০০৭

জন্ম নিবন্ধন নম্বর: **১৯৯৭১০১২৯৬৯৬০০২৬৬৯**

নাম: মোঃ সোহেল হোসেন

জন্ম তারিখ: ১০-১২-১৯৯৭ লিঙ্গ: পুরুষ

ভেরই ডিসেপ্তর উম্মিশ শত্র সাতসেকাই

জন্ম স্থান: গ্রামঃ তুতয়া, ডাকঘরঃ কলশীম,
উপজেলাঃ শাহবাড়ি, জেলাঃ চাঁদপুর।

পিতার নাম: মোঃ আবুল বাসের জাতীয়তা: বাংলাদেশী

মাতার নাম: সন্ধ্যা বেগম জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রামঃ তুতয়া, ডাকঘরঃ কলশীম,
উপজেলাঃ শাহবাড়ি, জেলাঃ চাঁদপুর।

(স্বাক্ষরিত/অস্বাক্ষরিত) (স্বাক্ষরিত/অস্বাক্ষরিত) (স্বাক্ষরিত/অস্বাক্ষরিত)

(নিবন্ধকের কার্যালয়ের সীল)

* লক্ষ্য করুন: জন্ম সনদ পরিষ্কার করে নিন, পানকাঠি মারা জন্ম সনদ গ্রহণ করে ৩ মাসের মধ্যে ১০০ টাকা জরিমানা প্রদান করা হবে।



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