

Proposed NU Business Name: **M/S CITYY COSMETICS**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MUKTA BEGUM
Age	:	23-03-1985 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Nurpokurpar, P.O: Gashipokurpar, P.S: Munshiganj Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEFALI BEGUM
(iii) Father's name	:	MD ABU SALAM
(iv) GB member's info	:	Branch: Rampal Centre # 73 (Female), Member ID: 9174/1, Group No: 08 Member since: 01-02-2005 (12 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 300,000/- Outstanding loan: BDT 131,800/-
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-114571
Father's Contact No.	:	01791-547986
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEFALI BEGUM joined Grameen Bank since 12 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S CITY COSMETICS
Location	:	Mojibor plazza Shipahipara, Rampal, Munshiganj
Total Investment in BDT	:	BDT 192,500/-
Financing	:	Self BDT 142,500(from existing business)74% Required Investment BDT 50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like bag, loшон,cosmetices,shuri, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in own place.▪Collects goods from Chokbazzar,Dhaka.▪Agreed grace period is 3 months.

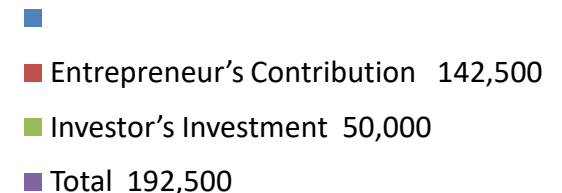
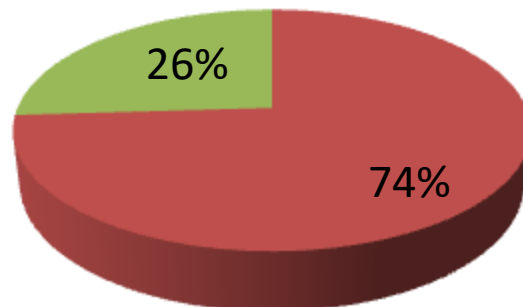
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2500	75,000	900,000
Total Sales (A)	2500	75,000	900,000
Less. Variable Expense			
Electric item	2125	63,750	7,65,000
Total variable Expense (B)	2125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000
Less. Fixed Expense			
Rent		2000	24,000
Electricity Bill		1200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3600
Total fixed Cost (D)		8800	
Net Profit (E) [C-D]		2450	105,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag(11*700)	70,000	3,000	73,000
Loshon(100*220)	22,000		22,000
Cosmetics	20,000	20,000	40,000
Bat (10*150)	1500	3000	4,500
Khelnar gari(20*200)	4000		4,000
Curi	5000	5000	10,000
Other	20,000	19000	39000
Total	142,500	80,000	192,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Grocery item	2,550	76,500	9,18,000	9,63,900	10,12,095
Total variable Expense (B)	2,550	76,500	9,18,000	9,63,900	10,12,095
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	1,70,100	1,78,605
Less. Fixed Expense					
Rent		2000	24,000	24,000	24,000
Electricity Bill		1300	15,600	15,600	15,600
Mobile Bill		400	4,800	4,900	5,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		400	4,800	4,900	5,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,100	1,09,200	1,09,400	1,09,600
Net Profit (E) [C-D]		4,400	52,800	60,700	69,005
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	52,800	60,700	69,005
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		32,800	73,500
	Total Cash Inflow	1,02,800	93,500	1,42,505
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	32,800	73,500	122,505

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
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

FAMILY PICTURE