

Proposed NU Business Name: **BENOVA COSMETICS & ORNA HOUSE**



Project identification and prepared by: Md. Shahadat hosain
Donbari tangil

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR ALOM
Age	:	11-10-1982(34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Girl
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Taqurea P.O: Donbari P.S:Donbari 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	:	MOST :ALEA BEGUM
(iii) Father's name	:	MD :ABUL HOSAN
(iv) GB member's info	:	Branch: chalas modupur , Centre # 35(Female), Member ID: 2391, Group No: 05 Member since: 1985 -1991 (06Years) First loan: BDT 2000Taka.
Further Information:		Existing loan: 6,000 Outstanding loan: 0
(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	:	02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-653284
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ALEA BEGUM Joined Grameen Bank Since 06 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	BENOVA COSMETICS & ORNA HOUSE
Location	:	Donbari Mama Market,Donbari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT650,000
Financing	:	Self BDT 570,000(from existing business) 88% Required Investment BDT 80,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 15 ft= 225 Square ft
Security of the shop	:	250,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,cosmetricks, orna,venitibag Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Shop is Rented▪Collects goods from Tangail.▪Agreed grace period is 3 months.

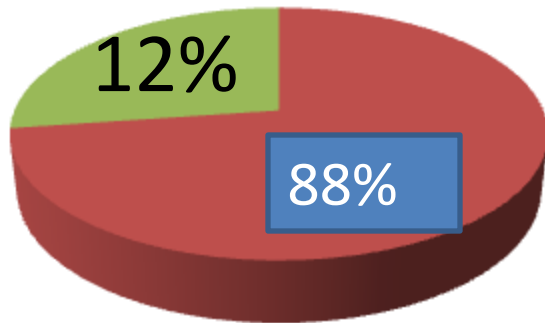
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetricks,Orna,Venitibag Etc	5,000	150,000	1800,000
	0	0	0
Total Sales (A)	5,000	150,000	1800,000
Less. Variable Expense			
Cosmetricks,Orna,Venitibag Etc			
	4,000	120,000	1440,000
	0	0	0
Total variable Expense (B)	4,000	120,000	1440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		7,00	8,400
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Guard		60	7,20
Transportation		1000	12,000
Entertainment		500	6,000
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		9,960	119,520
Net Profit (E) [C-D]		20,040	240,480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetricks			250,000			40,000	290,000
Orna			50,000			20,000	70,000
Venitibag			20,000			20,000	40,000
Sequiry			250,000				250,000
Total			570,000			80,000	650,000

Source of Finance



Entrepreneur
Investment: 570,000
Investor Investment: 80,000
Total Investment: 650,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Shart,Pant,T-Shart etc	6000	180,000	2160,000	2268,000
Total Sales (A)	6000	180,000	2160,000	2268,000
Less. Variable Expense				
Shart,Pant,T-Shart etc	4,800	144,000	1728,000	1814,400
Total variable Expense(B)	4,800	144,000	1728000	1814,400
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		7,00	8,400	8,500
Mobile Bill		2,00	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		5,00	6,000	6,200
Genaretor		0	0	0
Gurd		60	7,20	800
Total Fixed Cost		9,960	119,520	121,000
Net Profit (E) [C-D]		26,040	312,480	332,600
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	312,480	332,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		264,480
	Total Cash Inflow	392,480	597,080
2	Cash Outflow		
2.1	Purchase of Product	80000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,,000	48,000
3	Net Cash Surplus	264,480	549,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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

বেনোভা
কসমেটিক্স এন্ড ওড়না হাউজ

প্রোপ্রাইটর : মোঃ জাহাঙ্গীর আলম

এখানে সকল প্রকার দেশী-বিদেশী কসমেটিক্স
সামগ্রী সুলভমূল্যে বিক্রয় করা হয়

সোর্সিং নম্বর : ০১৭৩৮-৬৫২২৮৪



বিসমিল্লাহ রাহমানি



১০০













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ঋণ পরিশোধের সার্টিফিকেট

করেছেন।
শাখা ব্যবস্থাপক

ঋণ নম্বর: ২৩৯১
কেন্দ্র নম্বর: ৩৬/ম:তহ/ম:

তারিখ: ২/১১/১১ কত সপ্তাহে মূল ঋণ পরিশোধ হয়েছে ৫০ সপ্তাহে

টাকা (কথায়) ৫০০০০ মাত্র।
৫০০০০ টাকা (কথায়) ৫০০ মাত্র।

১১/১১/১১
পরিশোধকৃত আপদকালীন তহবিলের পরিমাণ
৫০০০০ মাত্র।

তারিখ: ১১/১১/১১ কত দফার ঋণ ৫০০

তারিখ: ১০ কত কিস্তিতে মূল ঋণ পরিশোধ: ৫০

গুরুত্বপূর্ণ পরিশোধ করার জন্য আপনাকে ধন্যবাদ জানাচ্ছি।

স্বাক্ষর



স্বাক্ষর

শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

