

Proposed NU Business Name: **TAIFA COSMATIC**



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Karinigonj Unit, Dhaka

Project verified by: MD.Samsul arifin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAH ALAM RAHMAN
Age	:	26-11-1985 (32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	04 Brothers, 0 Sister
Address	:	Vill:Rajbari Tanhati , P.O: Rajbari, :Keranigonj , 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	:	MOST. SURJAHAN BEGUM
(iii) Father's name	:	MD.MOJIBAR RAHMAN
(iv) GB member's info	:	Branch:Basti , Centre # 01(Female), Member ID: 1087/2 , Group No: 01 Member since: 01-02-1991-1998 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nill
(v) Who pays GB loan installment	:	No
(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	:	08 years experience in business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-029007
Father's Contact No.	:	01818-043054
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SURJAHAN BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

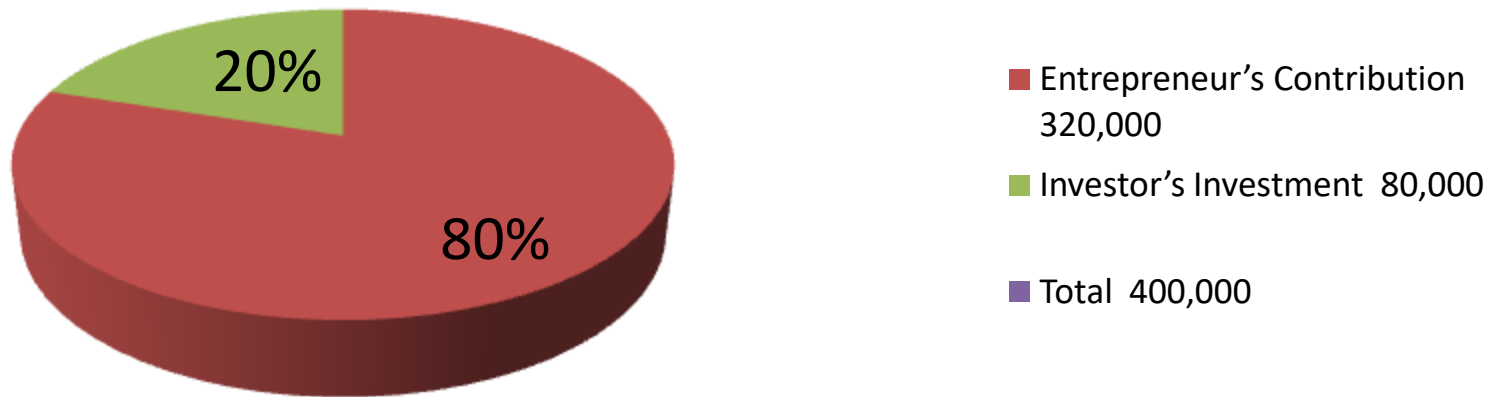
Business Name	:	TAIFA COSMATIC
Location	:	Rajbari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 3,20,000 (from existing business) 80% Required Investment BDT 80,000 (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12 ft= 240 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none">▪He run the business like as cosmetic.▪Average 25% gain on sale.▪The business is operating by entrepreneur and no employees.▪The shop is rented.▪Collects goods from keranigonj .▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Gas Cylinder,Oven,Cosmatic ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Gas Cylinder,Oven,Cosmatic ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		400	4800
Transportaion		200	2400
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		9100	109200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas Cylinders	40	2,200	88,000	40	2,000	80,000	168,000
Oven	20	2,000	40,000			0	40,000
Cosmatic			100,000			0	100,000
Security			80,000			0	80,000
Others			12,000			0	12,000
			0			0	0
	60	4200	320,000	40	2000	80,000	400000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gas Cylinder,Oven,Cosmatic ETC	2400	72000	864000	907200	952560
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Gas Cylinder,Oven,Cosmatic ETC	1800	54000	648000	680400	714420
Total Variable Expense	1800	54000	648000	680400	714420
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		400	4800	5100	5400
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9100	109200	109720	110246
Net Profit (E)= [C-D]		8900	106800	112140	117747
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154940
	Total Cash Inflow	186,800	186,940	272,687
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	74,800	154,940	240,687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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





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বিকাশ

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FAMILY PICTURE

