

Proposed NU Business Name: MASARS NAIM COSMATICS



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASADUZZAMAN
Age	:	19/11/1982=34years.
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 SON.
No. of siblings:	:	1 Brother,2sisters.
Address	:	Vill: Bamon sikor,P/O:Korkory P.S:paba, Dist: Rajshahi
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. ANZURA BEGUM.
(iii) Father's name	:	MD: MOSLEM UDDIN
(iv) GB member's info	:	Branch: parila paba,Centre #07(Female), Member ID: 1327, Group No: 03 Member since: 16-06-2013 till now(4Years) First loan: BDT 24000
Further Information:		Existing Loan: BDT 55000, Outstanding loan: 44860
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Cow.
Entrepreneur Contact No.	:	01719105085
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANZURA BEGUM joined Grameen Bank since 4 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MASARS NAIM COSMATICS
Location	:	Korkori bypass
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 50000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10*12=120 squre ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Cosmetics.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent.▪Agreed grace period is 3 months.

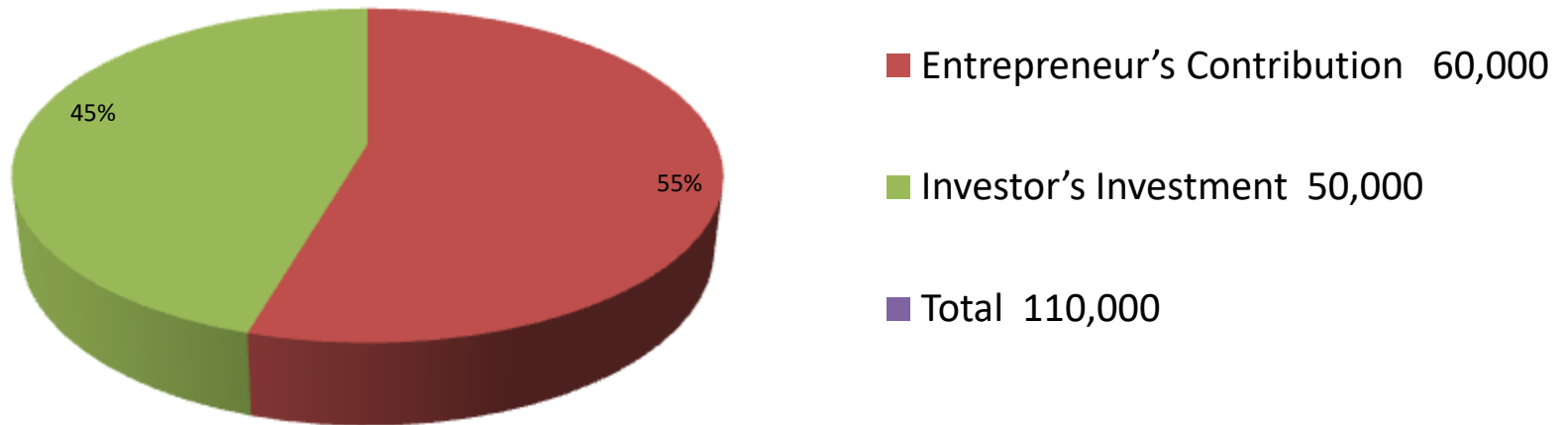
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Cosmetics sales	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2,400
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Cosmetics goods	60,000	50000	110000
Total	60,000	50000	110000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cosmetics sales.	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Cosmetics sales.	2975	89250	1071000	1124550	1180778
Total variable Expense (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		200	2400	2400	2400
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2400	2400
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		6600	79300	79300	79300
Net Profit (E) [C-D]		9150	109700	119150	129073
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	109700	119150	129073
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89700	188850
	Total Cash Inflow	159,700	208850	317923
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	89,700	188850	297923

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Korkori Bypass
Regular customers;

THREATS

Theft
Fire
Political unrest



Smile



बिजाना नॉर्म कडाबोधि
Smile

Anika

Anika

Kissan
SUNGLAZE

NEAR

Smile



অতিবার, শ্যাম্পুর পর কডিশনার
sunsik চুলের স্বাস্থ্য ঠিকের, শ্যাম্পুর

আমাদের সেবা ফেয়ারনেস ট্রিটমেন্ট

Anchor

Anchor brand advertisement poster featuring a yellow background with the brand name 'Anchor' in a blue and red logo. Below the logo, there are several rows of text and images, likely describing the product's benefits and usage. The poster is hanging from a shelf.

মেসার্স নাইক
SM

A circular logo with a red background and white text. The text 'মেসার্স নাইক' (Messars Naik) is written in Bengali script along the top inner edge of the circle. In the center, there is a stylized white symbol that resembles the letters 'SM'. Below the symbol, there is more text, possibly 'এক' (Eka), which is partially obscured.



FAMILY PICTURE