

Proposed NU Business Name: ASIF COSMETICS



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Elenga

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Brief Bio of The Proposed Nobin Udyokta

Name	:	ANIS
Age	:	07-03-1986 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Hijuli (purbo para) P.O: Elenga P.S: Kalihati 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	:	RENUKA
(iii) Father's name	:	(LET) NIJAM UDDIN
(iv) GB member's info	:	Branch :Elenga,Kalihati Centre 7 (Female), Member ID: 9522 , Group No: 03 Member since: 18-05-2014 (3Years) First loan: BDT 15,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 20000
(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.)	:	Yes
Business Experiences and Training Info	:	09 years experience in running business.07 Years in own business She has 1 year training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776629300
Family's Contact No.	:	01775720963
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENUKA joined Grameen Bank since 03 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

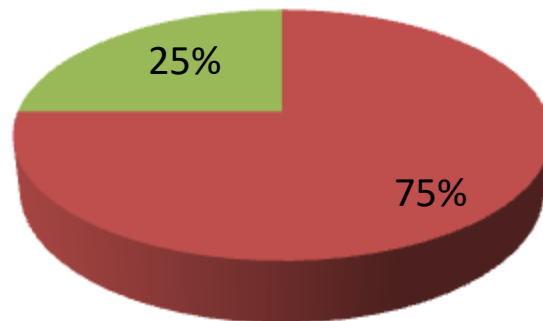
Business Name	:	ASIF COSMETICS
Location	:	Baganbri,Elenga,Kalihati,Tangail
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Hair oil, Soap all brand, Body lotion , Shampo, e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Tangail city,Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Hair oil, Soap all brand, Body lotion , Shampo	4300	129000	1548000
		0	0
Total Sales(A)	4300	129000	1548000
Less Variable Expense (B)			0
Hair oil, Soap all brand, Body lotion , Shampo	3655	109650	1315800
Total Variable Expense	3655	109650	1315800
Contribution Margin (CM) [C=(A-B)]	645	19350	232200
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportation		500	6000
Salary (Self)		6000	72000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		9600	115200
Net Profit (E)= [C-D]		9750	117000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hair oil	50	100	5,000	20	500	10,000	15,000
Soap	44	1,000	44,000	25	1000	25,000	69,000
Body lotion	20	500	10,000	30	500	15,000	25,000
Shampoo	20	500	10,000			0	10,000
			0			0	0
			0			0	0
Others			31,000			0	31,000
			0			0	0
Security			50,000			0	50,000
			0			0	0
	128	2100	150,000	75	2000	50,000	200000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Hair oil, Soap all brand, Body lotion , Shampo	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Hair oil, Soap all brand, Body lotion , Shampo	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		500	6000	6300	6615
Salary (Self)		6000	72000	72000	72000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9600	113400	114100	114815
Net Profit (E)= [C-D]		12900	154800	162540	170667
Investment Pay Back			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	154,800	162540	170667
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134800	277340
	Total Cash Inflow	204,800	297,340	448,007
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	134,800	277,340	428,007

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 9 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

আমাদের দোকান

আসিফ কসমেটিকস

প্রোঃ আনিসুর রহমান
সুখাইয়া সুপার মার্কেট, এডেন্সা বাগানবাড়ী
(পৌরসভার সম্মুখে)
০১৭৭৮-০২৯৩০০, ০১৯১৩-৭৭৫৩১৮

আসিফ

এখানে
পোষাক ?
সুখাইয়া সুপার মার্কেট





MB
GB



35MB
100MB
2GB









3G



FAMILY PICTURE

