

Proposed NU Business Name: FOUR STAR COSMETICS CORNER



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ARSAD ULLAH
Age	:	01-01-1988 (29Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers, 1 Sisters
Address	:	Vill: Anondipur P.O: Boktar Munsii P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LET.OHIDER NESA
(iii) Father's name	:	LET.MD. SADEK
(iv) GB member's info	:	Branch : Mongolkandi, Sonagazi Centre 28 (Female), Member ID: 1871 Group No: 04 Member since: 25-09-2004(5 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000, Outstanding Loan:Nil
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.06 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818921707
Family's Contact No.	:	01866097108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.OHIDER NESHA joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

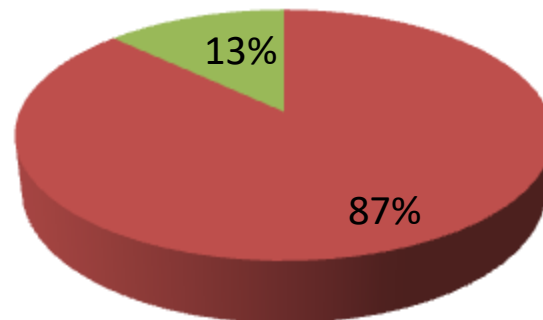
Proposed Nobin Udyokta Business Info

Business Name	:	FOUR STAR COSMETICS CORNER
Location	:	Alkarim tower,Bokter Munsi,School Gate ,Sonagazi, Feni
Total Investment in BDT	:	BDT 385,000/-
Financing	:	Self BDT 335000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Gold plate,Veneti bag,Stone set,Bengles,Pauder e.t.c▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop rented.▪Collects goods from Local Dhaka▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Gold plate,Veneti bag,Stone set,Bengles,Pauder e.t.c	1500	45000	540000
		0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Gold plate,Veneti bag,Stone set,Bengles,Pauder e.t.c	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		0	0
Generator		240	2880
Mobile Bill		300	3600
Total Fixed Cost (D)		8940	107280
Net Profit (E)= [C-D]		4560	54720

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold plate	6	1,800	10,800			20,000	30,800
Veneti bag	25	900	22,500		0	10,000	32,500
Stone set	40	700	28,000			10,000	25,000
Bangles	120	400	48,000			10,000	58,000
Pauder			30,000				30,000
			0				0
Others			45,700				45,700
			0			0	0
Security			150,000			0	150,000
			0			0	0
	128	3800	335,000	0	0	50,000	385000

Source of Finance



- Entrepreneur's Contribution 335,000
- Investor's Investment 50,000
- Total 385,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gold plate,Veneti bag,Stone set,Bengles,Pauder e.t.c	2000	60000	720000	756000	793800
		0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Gold plate,Veneti bag,Stone set,Bengles,Pauder e.t.c	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Gard		0	0	0	0
Generator		240	2880	2880	2880
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8940	104400	105100	105815
Net Profit (E)= [C-D]		9060	108720	114156	119864
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	108,720	114156	119863.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88720	182876
	Total Cash Inflow	158,720	202,876	302,740
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	88,720	182,876	282,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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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FAMILY PICTURE

