

Proposed NU Business Name: MAMUN COSMETICS



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Chagolnaya

Project verified by: Shushanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAMUN
Age	:	01-04-1983 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	5 Brother 3 Sister
Address	:	Vill: Matiyagoda P.O: Chadgazi P.S: Chagolnaya 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	:	PEYARA BEGUM
(iii) Father's name	:	ABUL KASHEM MOJUMDAR
(iv) GB member's info	:	Branch : Mohamaya Centre 01 (Female), Member ID: 6361/2 , Group No: 02 Member since: 01-01-2009 (8Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: 10000
(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.08 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.	:	01830830830
Family's Contact No.	:	01832657070
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

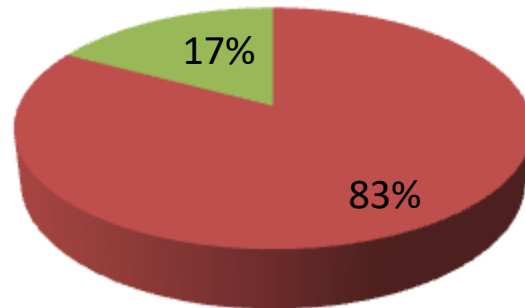
Business Name	:	MAMUN COSMETICS
Location	:	Chadgazi,Bot toli Bazar.
Total Investment in BDT	:	BDT 292,000/-
Financing	:	Self BDT 242,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity)17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Fair & lovely, Perashute oil, Face wash, Ponds, Dove Shampoo, Clear Shampoo,Soap, e.t.c.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Fair & lovely, Perashute oil, Face wash, Ponds, Dove Shampoo, Clear Shampoo, Soap, e.t.c.	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Fair & lovely, Perashute oil, Face wash, Ponds, Dove Shampoo, Clear Shampoo, Soap, e.t.c.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fair & lovely	100	100	10000	270	100	27,000	37,000
Perashute oil	100	100	10000	80	100	8,000	18,000
Face wash	100	60	6000	100	60	6,000	12,000
Ponds	100	160	16000	50	180	9,000	25,000
Dove Shampoo	100	180	18000				18,000
Clear Shampoo	50	100	5000				5,000
Soap	50	60	3000				3,000
Others			24000				24,000
Security			150000				150,000
							0
	128	760	242,000	500	440	50,000	292000

Source of Finance



- Entrepreneur's Contribution 242,000
- Investor's Investment 50,000
- Total 292,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fair & lovely, Perashute oil, Face wash, Ponds, Dove Shampoo, Clear Shampoo, Soap, e.t.c.	2700	81000	972000	1020600	1071630
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Fair & lovely, Perashute oil, Face wash, Ponds, Dove Shampoo, Clear Shampoo, Soap, e.t.c.	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	72000	864000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		8300	99600	163380	955569
Net Profit (E)= [C-D]		7900	94800	99540	104517
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	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	Total Cash Inflow	144,800	174,340	258,857
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	74,800	154,340	238,857

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







मान काज





FAMILY PICTURE

