

Proposed NU Business Name: **MAA COSMETICS**



Project identification and prepared by: Md. Nazrul Islam
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	SABED ALI
Age	:	03-01-1985(32Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	3 Brother`s
Address	:	Vill: Dinna Rampal, P.O: Binnaforiy, P.S: Tangail sadar, 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	:	CHANDRA BANU
(iii) Father's name	:	LATE:- JAHAD ALI
(iv) GB member's info	:	Branch:Rakhit BaltaTangail ,Centre # 42(Female), Member ID : 4321, Group No: 04 Member since:03-04-1995(22 Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Son
(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	:	7 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793170288
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHANDRA BANU joined Grameen 22 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA COSMETICS
Location	:	Binnaforiy Bazar, Tangail.
Total Investment in BDT	:	BDT =166,200/-
Financing	:	Self BDT =116,200/- (from existing business 70% Required Investment BDT =50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT- 5,000/-
Proposed Salary	:	BDT- 5,000/-
Size of shop	:	20 ft x 12ft= 240 square ft
Security of the shop	:	DBT-5000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Shops, Snow, Oil, Proudur, Bag, Playing Products, Electronics Product, Computer, Photocopy Machine etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Dhaka,Tangail. ▪Agreed grace period is 3 months.

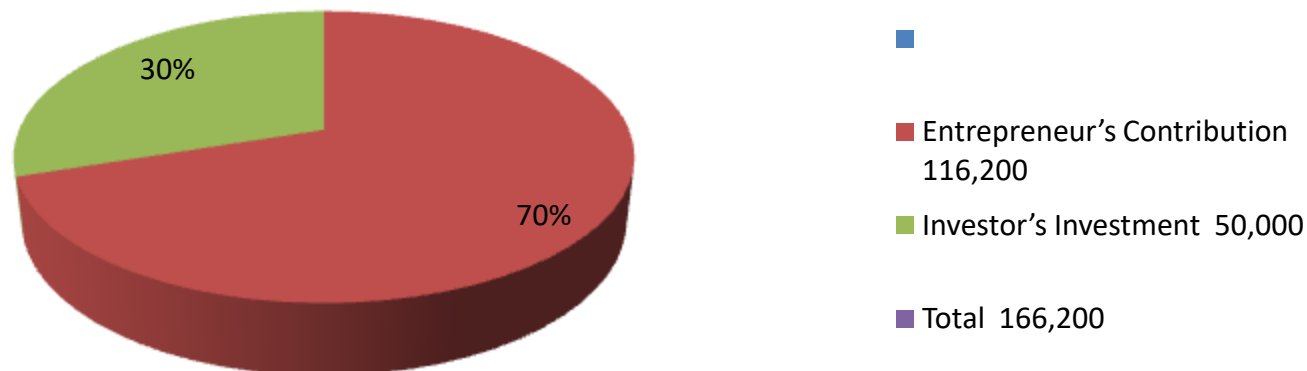
Existing Business (BDT)

BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shops, Snow, Oil, Prouder, Bag, Playing Products, Electronics Product, Computer, Photocopy Machine etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Shops, Snow, Oil, Prouder, Bag, Playing Products, Electronics Product, Computer, Photocopy Machine etc.	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
	1,000	30,000	360,000
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		800	9600
Transportation		1200	14400
Salary(Self)		5000	60000
Entertainment		300	3600
Guird		400	4800
Mobile Bill		300	3600
Total fixed Cost (D)		9500	114000
Net Profit (E) [C-D)		20,500	246,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shops	3,200	0	3,200
Snow	7,500	0	7,500
Oil	10,000	0	10,000
Prouder	4,000	0	4,000
Bag	1,500	0	1,500
Playing Products	5,000	0	5,000
Electronics Product/ stationery	5,000	10000	15,000
Computer	30,000	0	30,000
Photocopy Machine	30,000	0	30,000
Cosmetics	0	40000	40,000
Security	5,000	0	5,000
Others	15,000	0	15,000
Total:-	116,200	50,000	166,200

Source of Finance



Financial Projection (BDT)

Particular		Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Gori, Mobile charger, Mobile, Head phone, Balde, etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Gori, Mobile charger, Mobile, Head phone, Balde, etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		800	9,600	10,080	10,584
Transportation		1,500	18,000	18,900	19,845
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Gard		400	4,800	4,800	4,800
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		10,500	117,600	119,160	120,798
Net Profit (E) [C-D]		10,500	422,400	447,840	474,552
Investment Payback			20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	422,400	447,840	474,552
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	402,400	830,240
	Total Cash Inflow	472,400	850,240	1,304,792
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	402,400	830,240	1,284,792

SWOT ANALYSIS

STRENGTH

Employment: Self:1 Family:0 Others:
Experience & Skill : 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



ফ্রিজিলোড
করা হয়

স্বাস্থ্যকর
ক্যা

Advertisement for a health product featuring a woman's face and a calendar.











FAMILY PICTURE

