

Proposed NU Business Name: **MESARS MONIHAR COSMETICS**



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Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	REDOY
Age	:	14-06-1993(24Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers 01 sister
Address	:	Vill:south abirpara, P.O: + ,P.S: Sirajdikhan, Dist: Munshigonj
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 MOKSEDA
(iii) Father's name	:	MD ATAUR
(iv) GB member's info	:	Branch:Rosuniya Centre # 6 (Female), Member ID: 1743/3, Group No: 10 Member since: 05-02-2012(5 Years) First loan: BDT 15,000/- Existing loan:BDT 30,000
Further Information:		Outstanding loan:
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	09 years of business experience. : 09 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-342687
Family's Contact No.	:	01724-717613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MOKSEDA joined Grameen Bank since 05 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	:	MESARS MONIHAR COSMETICS
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 209,000/-
Financing	:	Self BDT 159,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 9 ft= 135 square ft
Security of the shop	:	BDT 55,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cosmetics and video program etc. ▪Average 40% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from sirajdikhan. ▪Agreed grace period is 3 months.

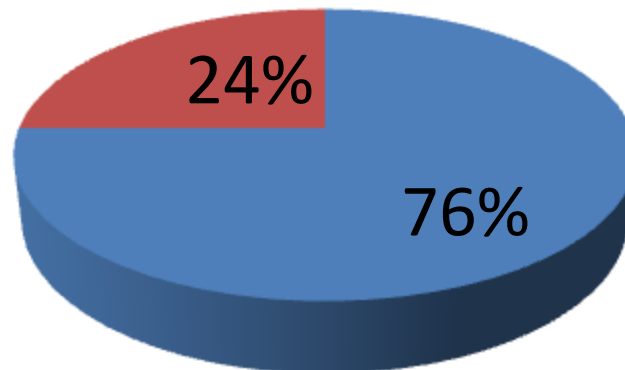
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics and video program etc.	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Cosmetics and video program etc.	1,080	32,400	388,800
Total variable Expense (B)	1,080	32,400	388,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		2000	24,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		100	1,200
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		17,500	210,000
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Ghahona	100	300	30,000		01	40,000	40,000	70,000
cosmetics			5000	printer	01	10000	10000	15000
Computer	02	30000	60000					60,000
Printer	01	10000	10000					10,000
Camera	07	7000	7000					7,000
scanar	01	5000	5000					5,000
security			55000					55,000
Total			159,000				50,000	209,000

Source of Finance

■ Entrepreneur's contibution 159,000 ■ Investor's Investment 50,0000 ■ Total 209,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cosmetics and video program etc.	2,100	63,000	756,000	793,800	833,490
Total Sales (A)	2,100	63,000	756,000	793,800	833,490
Less. Variable Expense					
Cosmetics and video program etc.	1,260	37,800	453,600	476,280	500,094
Total variable Expense (B)	1,260	37,800	453,600	476,280	500,094
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		2000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	24,800	24,800	24,800
Total Fixed Cost		17,500	234,800	236,240	237,752
Net Profit (E) [C-D]		7,700	67,600	81,280	95,644
Investment Payback			20,000	20,000	20,000

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		
1.2	Net Profit	67,600	81,280	95,644
1.3	Depreciation (Non cash item)	24800	24800	24800
1.4	Opening Balance of Cash Surplus		72,400	158,480
	Total Cash Inflow	142,400	178,480	278,924
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	72,400	158,480	258,924

SWOT ANALYSIS

STRENGTH

Employment: 01 Self: 01 Family:0 Others:0
Experience & Skill : 09Years
Own Business :09
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



POND'S

আমাদের সেবা ফেয়ার

হির রাজমাসির রাহিম

পাণ্ডা



