

Proposed NU Business Name: MA COSMETICS & ELECTRIC



Project identification and prepared by: MD. Aminul islam
Tangail sadar .

Project verified by: Md.Mizanur Rahaman Patowari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISALM
Age	:	05-08-1988 (29Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brother 1 Sisters
Address	:	Vill: Boro Binnafoir P.O:Boro Binnafoir P.S:Boro Binnafoir Dist: Tangail Sadar
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	(LET) ABDUR RASHID
(iv) GB member's info	:	Branch :Rokhit Belta Centre 46 (Female), Member ID: 4074 , Group No: 03 Member since: 02-07-1987(30 Years) First loan: BDT 3,000
Further Information:		Existing loan: BDT 25,000, Outstanding Loan: 20050
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB	:	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	:	05 years experience in running business.05 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.	:	01915203825
Family's Contact No.	:	01742216400
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 30 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

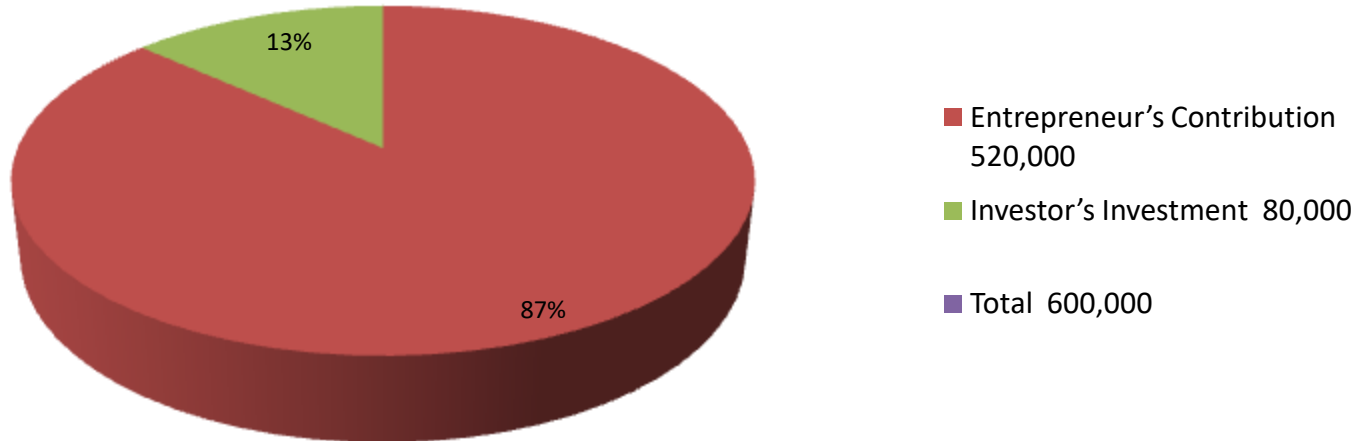
Business Name	:	MA COSMETICS & ELECTRIC
Location	:	Charabari Bazar, Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 520,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14ft x 07 ft= 98 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Cosmetics & Electric Item, e.t.c.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing one 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)			
Cosmetics & Electric Item, e.t.c.	8200	246000	2952000
		0	0
Total Sales(A)	8200	246000	2952000
Less Variable Expense (B)			0
Cosmetics & Electric Item, e.t.c.	7380	221400	2656800
Total Variable Expense	7380	221400	2656800
Contribution Margin (CM) [C=(A-B)]	820	24600	295200
Less Fixed Expense			
Rent		3000	36000
Electric Bill		800	9600
Transportation		5,000	60000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		400	4800
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		19800	237600
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics & electric Item			420,000			80,000	500,000
Security			100,000			0	100,000
Others							0
	0	0	520,000	0	0	80,000	600,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Cosmetics & Electric Item, e.t.c.	8700	261000	3132000	3288600
0	0	0	0	0
Total Sales(A)	8700	261000	3132000	3288600
Less Variable Expense (B)				
Cosmetics & Electric Item, e.t.c.	7830	234900	2818800	2959740
Total Variable Expense	7830	234900	2818800	2959740
Contributon Margin (CM) [C=(A-B)]	870	26100	313200	328860
Less Fixed Expense				
Rent		3000	36000	36000
Electric Bill		800	9600	9900
Transportaion		5000	60000	63000
Salary (Self)		5000	60000	60000
Salary (Staff)		5000	60000	60000
Entertainment		300	3600	3600
Gard		400	4800	4800
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		19800	237600	241000
Net Profit (E)= [C-D]		6300	75600	79380
Investment Pay Back			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	75,600	79380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		27600
	Total Cash Inflow	155,600	106,980
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	27,600	58,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 5 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







FAMILY PICTURE

