

Proposed NU Business Name: **SEJUTI COSMETICS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ASIM DAS
Age	:	03-02-1990(27Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:south tazpurP.O ;Sirajdikhan 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	:	MALOTI RANI DAS
(iii) Father's name	:	BALORAM DAS
(iv) GB member's info	:	Branch: Rosuniya, Centre # 15(Female), Member ID: 5161/2, Group No: 03 Member since:05-02-1998(08Years) First loan: BDT 2,000/- Existing loan :15,000/-
Further Information:		Outstanding loan: Nil
(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	:	10 years of business experience. : 10 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.	:	01915-000100
Family's Contact No.	:	01920-004440
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALOTI RANI DAS joined Grameen Bank since 8 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SEJUTI COSMETICS
Location	:	Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 324,800/-
Financing	:	Self BDT 264,800/- (from existing business)82 % Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0 9ft x 06 ft= 54 square ft
Security of the shop	:	150,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics etc.	4,800	144,000	1,728,000
Total Sales (A)	4,800	144,000	1,728,000
Less. Variable Expense			
Cosmetics etc.	3,840	115,200	1,382,400
Total variable Expense (B)	3,840	115,200	1,382,400
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600
Less. Fixed Expense			
Rent		7,500	90,000
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Gird		50	600
Generator		250	3,000
Mobile bill		200	2,400
Total fixed Cost (D)		23,600	283,200
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

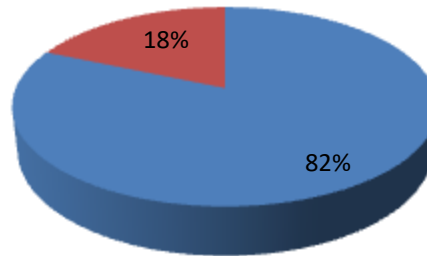
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
lotion	100	250	25000	cosmetics	0	0	60,000	85,000
sampu	70	350	24500		0	0	0	24,500
sop	200	85	17000		0	0	0	17,000
body spre	70	190	13300		0	0	0	13,300
fesh wash	175	200	35000		0	0	0	35,000
Security			150000			0	0	150,000
Total			264800			0	60,000	324,800

Source of finance

■ Entrepreneur investment 264,800

■ Investore investment 60,000

■ Total investment 324,800



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	
Revenue (sales)					
	5,500	165,000	1,980,000	2,079,000	
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	
Less. Variable Expense					
	4,400	132,000	1,584,000	1,663,200	
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	
Less. Fixed Expense					
Rent		7,500	90,000	90,000	
Electricity Bill		500	6,000	6,300	
Transportation		0	0	0	
Salary (self)		5,000	60,000	60,000	
Salary(sttaf)		10,000	120,000	120,000	
Entertainment		100	1,200	1,260	
Gird		50	600	600	
Generator		200	2,400	2,520	
Mobile bill		200	2,400	2,520	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		23,550	282,600	283,200	
Net Profit (E) [C-D]		9,450	113,400	132,600	
Investment Payback			36,000	36,000	

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	60,000		
1.2	Net Profit	113,400	132,600	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		77,400	
	Total Cash Inflow	173,400	210,000	
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	
	Total Cash Outflow	96,000	36,000	
3	Net Cash Surplus	77,400	174,000	

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
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







