

## Proposed NU Business Name: **MA COSMETICS**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti  
Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>RIPON CANDRA PAL</b>
Age	:	10-09-1980(37 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	6 Brother's
Address	:	Vill: Atharodana P.O: Kodomtoli P.S:Ghatail 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	:	<b>AROTI RANI PAL</b>
(iii) Father's name	:	<b>ROTN CANDRA PAL</b>
(iv) GB member's info	:	Branch:Brahmonsashon,Ghatail, Centre # 66 (Female), Member ID: 9174, Group No: 07 Member since: 10-02-1990(27Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 200,000 Outstanding loan: 80,000Taka.
(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.)	:	None
Business Experiences and Training Info	:	16 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-536967
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

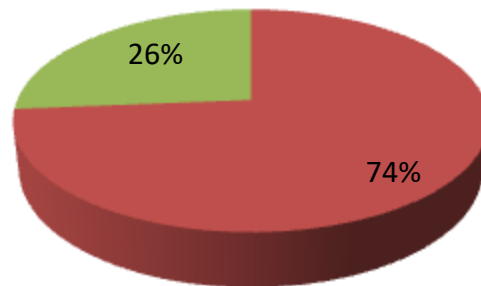
**AROTI RANI** Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	MA COSMETICS
Location	:	Hamidpur , Ghatail,Tangail.
Total Investment in BDT	:	BDT 950,000 Taka
Financing	:	Self BDT 700,000 (from existing business) 74% Required Investment BDT 250,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	25 ft x 20 ft= 500 Square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Milk Powder,cerelac,Snow,ToothPest,Face Wash,Fair&amp;Lovley,City Gold,School Bag,Soft Drinks,Parachut,Soap,Biscuite,Cosmetics,Etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No Employee.</li> <li>▪The shope is rented.</li> <li>▪Collects goods from Hamidpur,Tangail.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Milk Powder,cerelac,Snow,ToothPest,Face Wash,Fair&Lovley,City Gold,School Bag,Soft Drinks,Parachut,Soap,Biscuite,Cosmetics,Etc.	4,500	135,000	1620000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	4,500	135,000	1620000
<b>Less. Variable Expense</b>			
Milk Powder,cerelac,Snow,ToothPest,Face Wash,Fair&Lovley,City Gold,School Bag,Soft Drinks,Parachut,Soap,Biscuite,Cosmetics,Etc.	3,600	108,000	1296000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	3,600	108,000	1296000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	324000
<b>Less. Fixed Expense</b>			
Rent		2200	26,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		0	0
Transportation		1500	18,000
Entertainment		200	2,400
Genaretor		100	1,200
Guard		0	0
<b>Total fixed Cost (D)</b>	<b>0</b>	12600	151,200
<b>Net Profit (E) [C-D]</b>		<b>14,400</b>	<b>172,800</b>

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Milk Powder	200	350	70,000	200	350	70000	140,000
Cerelac	210	450	94,500	0	0	0	94,500
Snow,Shampoo	400	140	56,000	0	0	0	56,000
Powder,Toothpest	300	120	36,000	0	0	0	36,000
Facewash,Fair&Lovely	300	220	66,000			0	66,000
City Gold	400	200	80,000	0	0	0	80,000
School Bag	200	450	90,000	0	0	0	
Soft Drinks	110	380	41,800	200	400	80000	
Parachut	238	150	35,700			0	
Biscuite,Soap,Chanchur	1	70,000	70,000	1	30000	30000	
Cosmetics	1	60,000	60,000	1	70000	70000	
Ice-Cream	1	0	0	0	0	0	0
Sequiry	1	0	0			0	0
<b>Total</b>	<b>2362</b>	<b>132,460</b>	<b>700,000</b>	<b>402</b>	<b>100750</b>	<b>250000</b>	950,000



- Entrepreneur's Contribution 700,000
- Investor's Investment 250,000
- Total 950,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
	0	0	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less. Variable Expense</b>		0	0	0	0
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
	0	0	0	0	0
<b>Total variable Expense (B)</b>	4000	120000	1440000	1512000	1587600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1000	30000	360000	378000	396900
<b>Less. Fixed Expense</b>					
<b>Rent</b>		2200	26400	27720	29106
<b>Electricity Bill</b>		300	3600	3780	3969
<b>Mobile Bill</b>		350	4200	4410	4630.5
<b>Salary (self)</b>		8000	96000	100800	105840
<b>Salary( stuff)</b>		0	0	0	0
<b>Transportation</b>		1500	18000	18900	19845
<b>Entertainment</b>		250	3000	3150	3307.5
<b>Generator</b>		100	1200	1260	1323
<b>Gurd</b>		0	0	0	0
<b>Depriciation</b>		0	0	0	0
<b>Total Fixed Cost</b>		12700	152400	160020	168021
<b>Net Profit (E) [C-D]</b>		17300	207600	217980	228879
<b>Investment Payback</b>			100000	100000	100000



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	207600	217980	228879
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		107600	225580
	<b>Total Cash Inflow</b>	457600	325580	454459
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	<b>Total Cash Outflow</b>	350000	100000	100000
<b>3</b>	<b>Net Cash Surplus</b>	107600	225580	354459

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 16 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ট' হ্যান্ডওয়াশ

জীবন থেকে শুরু করে মাত্র ১০ সেকেন্ডে।  
সেই সময়ের জন্যে প্রতিটি মিনিটের জন্যে হ্যান্ডওয়াশ।

ঘাটাইল, টাঙ্গাইল।  
৯৬৩-৮৩৭০৪৯



লাইফবয়  
সুপারফাস্ট হ্যান্ডওয়াশ

লাইফবয় সুপারফাস্ট হ্যান্ডওয়াশ মনোমুখী।  
জীবন থেকে শুরু করে মাত্র ১০ সেকেন্ডে।  
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মা কসমেটিক্স

হামিদপুর বাজার, ঘাটাইল।  
মোবাইল নম্বর: ০৯৬৭৬৯

























# FAMILY PICTURE