

# Proposed NU Business Name: **MAIMUNA STUDIO & COSMETICS**



Project identification and prepared by: Belal Hossain  
Chagal naiya, feni

Project verified by: Susanto kumar biswas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD NUR HOSSAIN MIAJE</b>
Age	:	10/04/1984( 33Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	02 Son 0 Daughter
No. of siblings:	:	03 Brother 02Sisters
Address	:	Vill: Miaje Bari P.O: Pathannager P.S: Chagal naiya, Dist: Feni.
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>NUR KHATUN</b>
(iii) Father's name	:	<b>SADEK MIAJE</b>
(iv) GB member's info	:	Branch: Fulgazi, Centre # 11/(Female), Member ID:3543/1, Group No: 04 Member since: 05-03-2009 (5 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-645445
Mother's Contact No.	:	01819-645445
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NUR KHATUN** joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

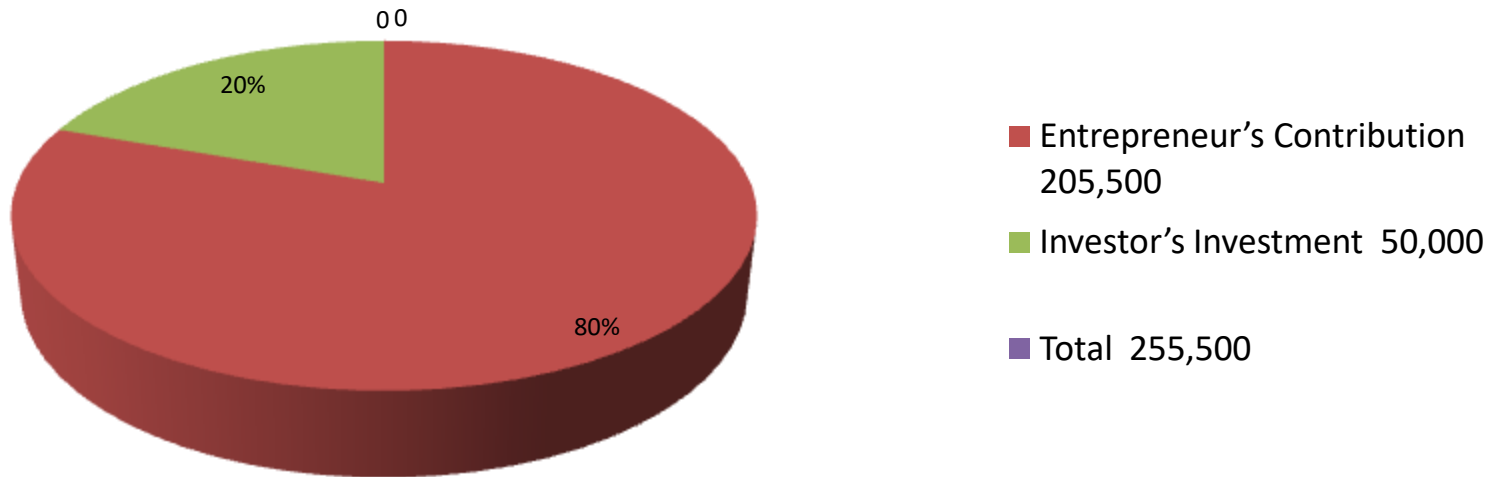
Business Name	:	<b>MAIMUNA STUDIO &amp; COSMETICS</b>
Location	:	Kasari bazar, chagalniya feni.
Total Investment in BDT	:	BDT 2,55,500/-
Financing	:	Self BDT 2,5,500/- (from existing business) 80% Required Investment BDT50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods soap,parasoot oil,rin powder,computer etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. 1 employee.</li> <li>▪He is doing his business in Renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
soap,parasoot oil,rin powder,computer etc	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
soap,parasoot oil,rin powder,computer etc	2400	72000	864000
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff) 1		5000	60000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>13200</b>	<b>158400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4800</b>	<b>57600</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soap	200	30	6,000	400	30	12,000	18,000
parasoot oil	100	180	18,000	100	180	18,000	36,000
rin powder	50	30	1,500			20,000	21,500
cosmetics	0	0	80,000			0	80,000
computer	0	0	20,000			0	20,000
studio	0	0	40,000			0	40,000
others	0	0	20,000			0	20,000
security			20,000			0	20,000
			0			0	0
			0			0	0
<b>Total</b>	<b>350</b>	<b>240</b>	<b>205,500</b>	<b>500</b>	<b>210</b>	<b>50,000</b>	<b>255,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
soap,parasoot oil,rin powder,computer etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
soap,parasoot oil,rin powder,computer etc	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>13200</b>	<b>158400</b>	<b>159040</b>	<b>159692</b>
<b>Net Profit (E)= [C-D]</b>		<b>7800</b>	<b>93600</b>	<b>98280</b>	<b>103194</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	50,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	<b>Total Cash Inflow</b>	<b>143,600</b>	<b>171,880</b>	<b>255,074</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,600</b>	<b>151,880</b>	<b>235,074</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kasari bazar, chagalniya feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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