

Proposed NU Business Name: : **MONIRA COSMATICS**

Project identification and prepared by: MD. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOAZZEM HOSSAIN RONI
Age	:	05-09-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Lokhipura ; P.O:Chandona ;P.S: joydevpur ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMTAJ BEGUM
(iii) Father's name	:	MD. FAJLUL HOQUE
(iv) GB member's info	:	Branch: Bashon , Centre # 86 (Female), Member ID: 9342, Group No: 02 Member since: 01-02-2007 (10Years) First loan: BDT 5,000/- Last Loan : 30,000/=
Further Information:		Outstanding loan: 25,000/=
(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	:	6 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.	:	01989847707
Family's Contact No.	:	01729731514
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAJ BEGUM joined Grameen Bank since 26 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	:	MONIRA COSMATICS
Location	:	Lokhipura, Gazipur
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 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; prosadoni, soap, oil, lotion, makeup box, glass-bati,Toy etc. ▪Average 14% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent. ▪Collects goods from Joydevpur,Gazipur. ▪Agreed grace period is 3 months.

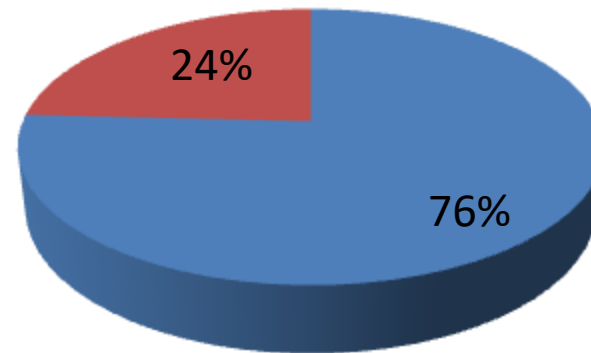
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
prosadoni, soap, oil, lotion, makeup box, glass-bati, others etc	3500	105000	1260000
	0	0	0
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
prosadoni, soap, oil, lotion, makeup box, glass-bati, others etc	3010	90300	1083600
Total variable Expense (B)	3,010	90300	1083600
Contribution Margin (CM) [C=(A-B)]	490	14700	176400
Less Variable Expense			
Rent		3,000	36000
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		8,600	103200
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
prosadoni	400	30	12,000	500	30	15,000	27,000
soap	100	50	5,000	200	40	8,000	13,000
oil	300	50	15,000	50	300	15,000	30,000
lotion	400	60	24,000	400	60	24,000	48,000
makeup box	40	200	8,000	0	450	0	8,000
glass-bati	50	60	3,000	0	550	0	3,000
sports item	15	250	3,750	10	200	2,000	5,750
gifts item	0	90	0	20	250	5,000	5,000
	0	210	0	0	0	0	0
Others	1	29250	29,250	1	11,000	11,000	40,250
	0	0	0	0	0	0	0
	0	140000	0	0	0	0	0
Scurity	1	150000	150,000	0	0	0	150,000
Total	1306	0	250,000	1181	0	80,000	330,000
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed

- Entrepreneur Contribution=250000
- Investors Investment=80000
- Total=330000
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Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
prosadoni, soap, oil, lotion, makeup box, glass-bati, others etc	5000	150000	1800000	1890000	1984500
		0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
prosadoni, soap, oil, lotion, makeup box, glass-bati, others etc	4300	129000	1548000	1625400	1706670
			0		
Total variable Expense (B)	4,300	129000	1548000	1625400	1706670
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	277830
Less Variable Expense			0		
Rent		3,000		0	0
Electricity bill		200	2400	2900	3400
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		9,050	72,600	73,700	74800
Net Profit (E)= [C-D]		11950	143400	190,900	203030
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	143400	190,900	203030
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,400	270300
	Total Cash Inflow	223400	302300	473330
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	111,400	270300	441330

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01; others:0
Experience & Skill : 6 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

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এখানে সকল প্রকার কসমেটিক ও ব্যাচেলের
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তালুকদারের পুকুরপাড়, লক্ষীপুরা, কামালপুর, সাতার, সাতার



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