

## Proposed NU Business Name: **MS BHAI BHAI COSMETICS**



Project identification and prepared by: Md. Mizanur Rahman,  
Bogra Sadar Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarkar



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

Name	:	<b>ABU BOKKAR SEDDIK</b>
Age	:	11-10-1989 (28 Years)
Education, till to date	:	B.S.S (3rd Year)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brother 05 sister
Address	:	Vill: Moddha Katuli, P.O: Gabtoli, P.S: Gabtoli, Dist: Bogra
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>KHUKI BEGUM</b>
(iii) Father's name	:	<b>MOHSHIN</b>
(iv) GB member's info	:	Branch: Rameshorpur Gabtoli, Centre # 38(Female), Member ID: 4136/2; No:02 Member since: 12-12-2001(15 Years) First loan: 4000/-.
Further Information:		Existing Loan: BDT 60000/- Outstanding loan: BDT 21060/-
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-180306
Mother's Contact No.	:	01756-116250
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHUKI BEGUM** joined Grameen Bank since 15 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS BHAI BHAI COSMETICS</b>
Location	:	Tetulgachi, Matidali Road, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft = 180 square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Cosmetics Item etc.</li><li>▪ Average 10% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Bogra.</li><li>▪ Agreed grace period is 3 months.</li></ul>

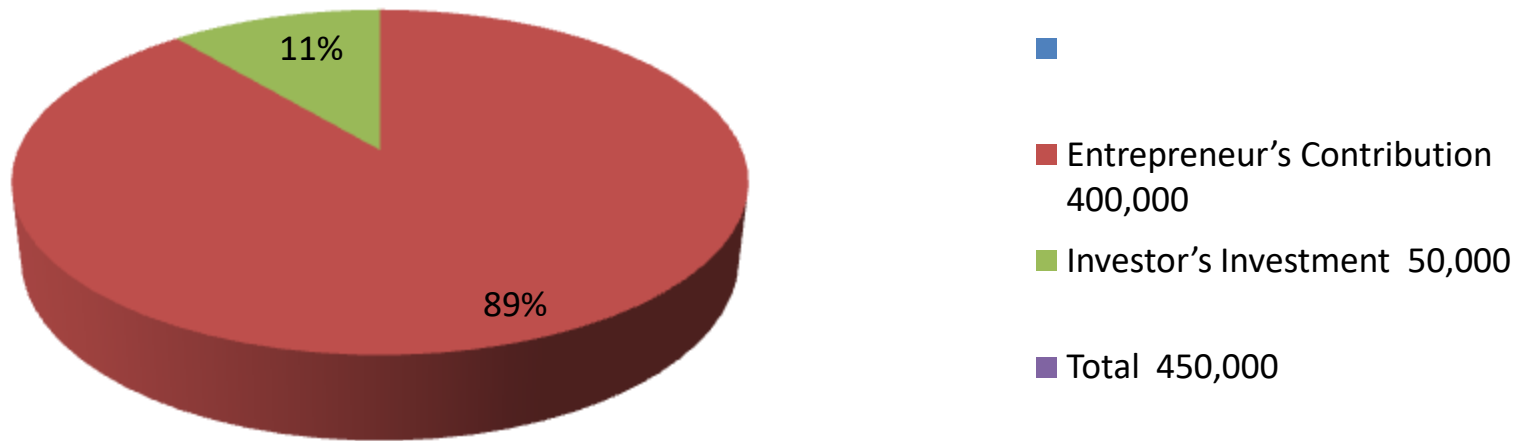
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics Sales	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Cosmetics Sales Cost.	5400	162,000	1,944,000
<b>Total variable Expense (B)</b>	<b>5400</b>	<b>162,000</b>	<b>1,944,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
House rant		600	7,200
Electricity Bill		300	3,600
Transportation		500	0
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		100	1,200
Generator		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,100</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>136,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice Kukar	50	1,500	75,000	0	0	0	75,000
Chair	50	400	20,000	25	400	10,000	30,000
Gift Item	100	400	40,000	100	400	40,000	80,000
Balti	100	200	20,000	0	0	0	20,000
Cosmetics Item	50	2000	100,000	0	0	0	100,000
Fan	50	1500	75,000	0	0	0	75,000
Security	1	70000	70,000	0	0	0	70,000
Total	<b>0</b>	<b>0</b>	<b>400,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>450,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Cosmetics Sales	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	8,000	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Cosmetics Sales Cost.	7,200	216,000	2,592,000	2,721,600	2,857,680
<b>Total variable Expense (B)</b>	7,200	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>	<b>2,857,680</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
House rant		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>	<b>86,400</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>16,800</b>	<b>201,600</b>	<b>216,000</b>	<b>231,120</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	201,600	216,000	231,120
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		181,600	377,600
	<b>Total Cash Inflow</b>	<b>251,600</b>	<b>397,600</b>	<b>608,720</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<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>181,600</b>	<b>377,600</b>	<b>588,720</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetulgachi,Matidali  
Road,Gabtolli,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

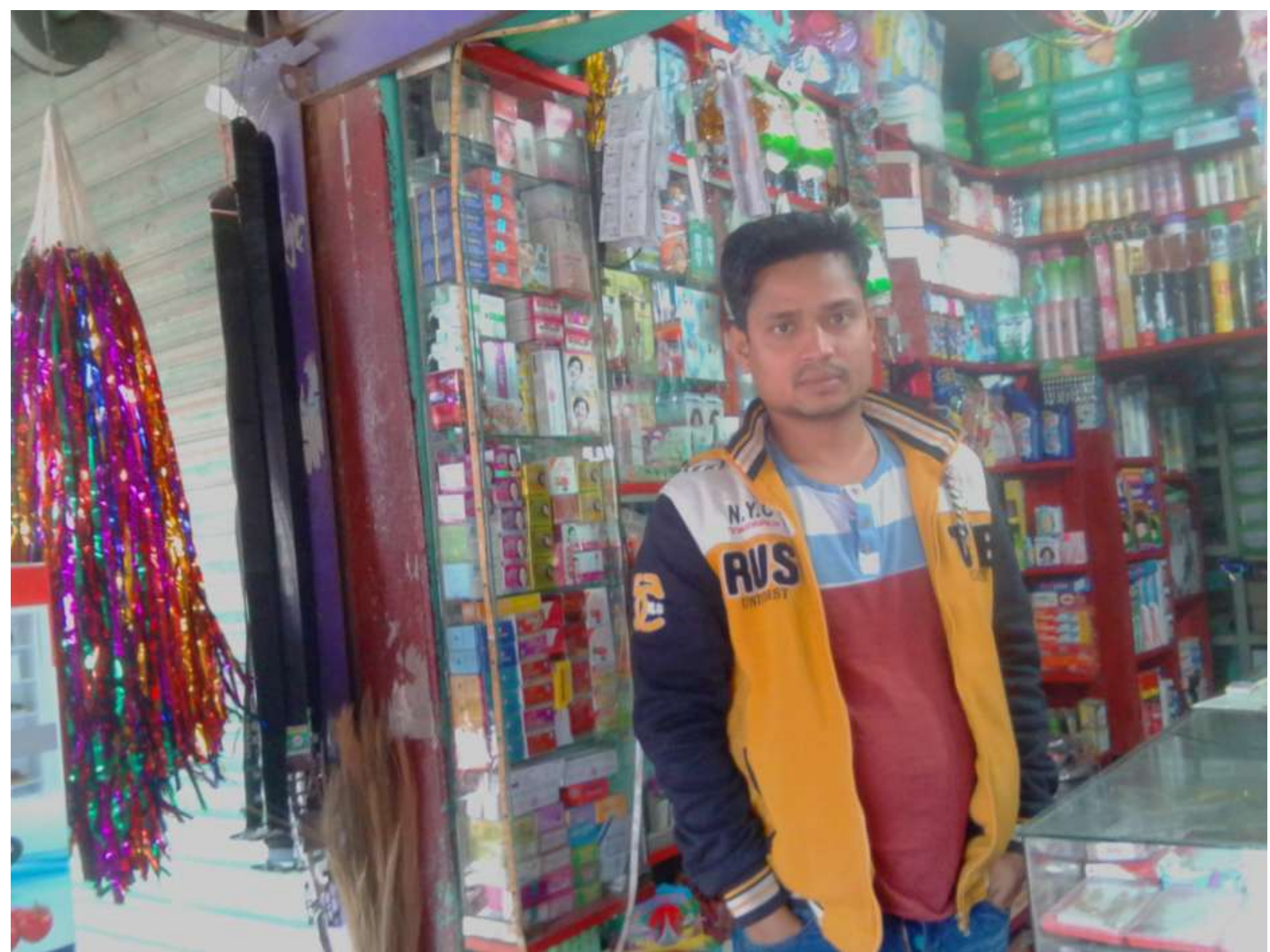
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# FAMILY PICTURE

