

Proposed NU Business Name: **LOKNATH COSMATICS**

২য় দফার আবেদন



Project identification and prepared by: Md Salah uddin
Elenga Unit, Tangail

Project verified by: Md Abu bakkar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE BIJOY KUMAR PAUL
Age	:	27-05-1987 (32 Years)
Education, till to date	:	HSC
Marital status	:	Un Married
Children	:	0 son
No. of siblings:	:	2 Brothers 1 Dauther
Address	:	Vill: Betbari P.O:Mogra P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Tulshi Rani das
(iii) Father's name	:	Montu Ram pal
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 7(Female), Member ID: 9522, Group No: 03 Member since: 18-05-2014 TO 2017 (22 Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 0/-, Outstanding loan: 20000/-
(v) Who pays GB loan installment	:	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 and Training Info	:	14 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-519237
Mother's Contact No.	:	01719-673717
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Tulshi Rari Pal joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

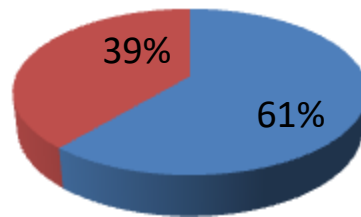
Proposed Nobin Udyokta Business Info

Business Name	:	LOKNATH COSMATICS
Location	:	Bagan bari , elenga busstand,Elenga Kalihati, Tangail
Total Investment in BDT	:	BDT 900,000/-
Financing	:	Self BDT 550,000/-(from existing business) 61% Required Investment BDT 350,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 12,000/-
Size of shop	:	35ft x 8 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; hair oil , body loshoon, oliv oil ,crime shampoo ,etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪None employee will be appointed. ▪The shop is rented. ▪Collects goods from, Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	7,500	225,000	2,700,000
	0	0	0
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Cosmetics	6,375	191,250	2,295,000
Total variable Expense (B)	6,375	191,250	2,295,000
Contribution Margin (CM) [C=(A-B)]	1,125	33,750	405,000
Less. Fixed Expense			
Rent		7,000	84,000
Electricity Bill		1,500	18,000
Transportation		2,000	24,000
Salary (self)		8,000	96,000
Salary (staff)		400	4,800
Entertainment		500	6,000
Graud Bill		150	1,800
Generator Bill		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		19,900	238,800
Net Profit (E) [C-D]		13,850	166,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
School Bag	500	400	200000	School Bag	250	400	100,000	300,000
Toys	250	200	50000	Toys	180	200	36,000	86,000
Travel Bag	100	400	40000	Travel Bag	120	400	48,000	88,000
Immitation	250	200	50000	Immitation	80	200	16,000	66,000
Cosmatics	234	300	70200	Cosmatics	150	300	45,000	115,200
show pics	350	200	70000	show pics	180	200	36,000	106,000
Parlar items	180	350	63000	Parlar items	100	350	35,000	98,000
			0				0	0
			0				0	0
Others			6800				0	6,800
Security of Shop								0
Machinaries				Others			34,000	34,000
Total			550,000				350,000	900,000



- Entrepreneur's contibution 550000
- Investor's Investment 350000
- Total 900000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cosmetics	8,500	255,000	3,060,000	3,213,000	3,373,650
0	0	0	0	0	0
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
Cosmetics	7,225	216,750	2,601,000	2,731,050	2,867,603
Total variable Expense (B)	7,225	216,750	2,601,000	2,731,050	2,867,603
Contribution Margin (CM) [C=(A-B)	1,275	38,250	459,000	481,950	506,048
Less. Fixed Expense					
Rent		7,000	84,000	84,000	84,000
Electricity Bill		1650	19,800	20,790	21,830
Transportation		2,200	26,400	27,720	29,106
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		400	4,800	4,800	4,800
Entertainment		550	6,600	6,930	7,277
Graud Bill		165	1,980	2,079	2,183
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,333	243,990	246,950	250,057
Net Profit (E) [C-D)		17,918	215,010	235,001	255,991
Investment Payback			140,000	140,000	140,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1	Investment Infusion by Investor	350,000		
1	Net Profit	215,010	235,001	255,991
1	Depreciation (Non cash item)	0	0	0
1	Opening Balance of Cash Surplus		75,010	170,011
	Total Cash Inflow	565,010	310,011	426,001
2	Cash Outflow			
2	Purchase of Product	350,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
	Total Cash Outflow	490,000	140,000	140,000
3	Net Cash Surplus	75,010	170,011	286,001

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

ই সুপার মার্কেট

এখানে সকল প্রকার দেশী-বিদেশী কসমেটিকস ও বিয়ের সামগ্রী, ব্যাগ পাইকারী ও বুচরা বিক্রয় করা হয়।
এলেনা, বাজার রোড, টাঙ্গাইল। মোবাইল ০১৭১৯-৬৭৩৭১৭, ০১৭৩৪-৫১৯২৩৭



লোকনাথ কসমেটিকস কর্ণার

শ্রেষ্ঠ সামগ্রী পাইল

এখানে সকল প্রকার দেশী-বিদেশী কসমেটিকস ও বিয়ের সামগ্রী, ব্যাগ পাইকারী ও বুচরা বিক্রয় করা হয়।
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