

Proposed NU Business Name: **KEYA COSMETICS**



Project identification and prepared by: Md Shahadat hossain,
Dhanbari Unit, Tangail

Project verified by: Md. Shahadat hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AYNAL HAQUE
Age	:	03-06-1985 (33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Dauther 0 Son
No. of siblings:	:	0 3Brothers 0 Sisters
Address	:	Vill:Krisnopur ,P.O: Krisnopur ,P.S: Dhanbari, 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	:	MOST.JOBEDA BEGUM
(iii) Father's name	:	MD.MOJAFFOR ALI
(iv) GB member's info	:	Branch: Chalash, Centre # 90 (Female), Member ID: 7762 , Group No: 04 Member since: 05-06-2012 (06Years) First loan: BDT = 10,000/= Last Loan = 20,000/=
Further Information:	:	Outstanding loan:= 9880/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-773569
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.JOBEDA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KEYA COSMETICS
Location	:	Dhanbari Mainroad,Dhanbari ,Tangail.
Total Investment in BDT	:	BDT 393,000/-
Financing	:	Self BDT 313,000/- (from existing business) 91% Required Investment BDT 80,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 300 square ft
Security of the shop	:	BDT 500,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; etc.cosmeyics,bag,lather etc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cosmetics,amitason,bag,cokarig etc	8,000	240,000	2,880,000
servics	0	0	0
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
cosmetics,amitason,bag,cokarig etc	7,200	216,000	2,592,000
Total variable Expense (B)	7,200	216,000	2,592,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		120	1,440
Generator Bill		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		9,420	113,040
Net Profit (E) [C-D]		14,580	174,960

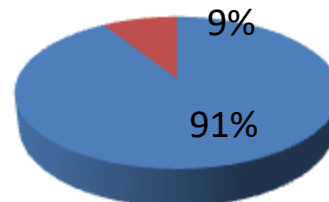
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
cosmatics			150000	cosmatics			20,000	170,000
amiteson			50000	amiteson			0	50,000
bag	70	450	31000	bag			20,000	51,000
bear samogari	75	0	50000	bear samogari			20,000	70,000
baeld	100	180	18000	baeld			10,000	28,000
albamm	10	200	2000	albamm			0	2,000
ladare	12	1000	12000	ladare	0	0	10,000	22,000
			0		0	0	0	0
	0		0	0			0	0
Others			0	Others			0	0
Secuirity of Shop			500000					500,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			813,000				80,000	893,000

Source of Finance

■ Entrepreneur's contibution 813000

■ Investor's Investment 80000

■ Total 893000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
cosmetics,amitason,bag,cokarig etc	9,000	270,000	3,240,000	3,402,000	
servics	0	0	0	0	
Total Sales (A)	9,000	270,000	3,240,000	3,402,000	
Less. Variable Expense					
cosmetics,amitason,bag,cokarig etc	8,100	243,000	2,916,000	3,061,800	
Total variable Expense (B)	8,100	243,000	2,916,000	3,061,800	
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	
Less. Fixed Expense					
Rent		2,000	24,000	24,000	
Electricity Bill		330	3,960	4,158	
Transportation		1,100	13,200	13,860	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		0	0	0	
Entertainment		550	6,600	6,930	
Graud Bill		132	1,584	1,663	
Generator Bill		210	2,520	2,646	
Mobile Bill		315	3,780	3,969	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		9,637	115,644	117,226	
Net Profit (E) [C-D)		17,363	208,356	222,974	
Investment Payback			48,000	48,000	

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	208,356	222,974	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		160,356	
	Total Cash Inflow	288,356	383,330	
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)	48,000	48,000	
	Total Cash Outflow	128,000	48,000	
3	Net Cash Surplus	160,356	335,330	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

Pictures









FAMILY PICTURE

