

# Proposed NU Business Name: **SAIEED COSMETICS AND CONFECTIONERY**



Project identification and prepared by: Md. Mozammel Hoque,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD JAKIR HOSSAIN</b>
Age	:	07-12-1988 (27 Years)
Education, till to date	:	SSC pass
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Sikderpara, P.O: Armoista, P.S: Delduar, 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	:	<b>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>MD ABDUL MANNAN MIA</b>
(iv) GB member's info	:	Branch: Fajilhati Delduar, Centre # 36 (Male), Member ID: 3782, Group No: 07 Member since: 24-12-2009 (06 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: nil
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Cow rearing and Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01933-870298
Wife's Contact No.	:	01949-968040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Monowara Begum joined Grameen Bank since 06 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and cow rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAIEED COSMETICS AND CONFECTIONERY</b>
Location	:	Bathuli Bazaar, Dubail, Delduar, Tangail.
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,50,000(from existing business) 60% Required Investment BDT 2,00,000(as equity) 40%
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
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Pran Toiletries, Pran Potato, Pran Soup, Oil, Soap, Milk, Shampoo, Brush, Tooth Paste, Cosmetics, Soft drinks etc.</li> <li>▪Average 15% gain on retail.</li> <li>▪Average 5% gain on wholesale.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Chalk bazaar, Tangail.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

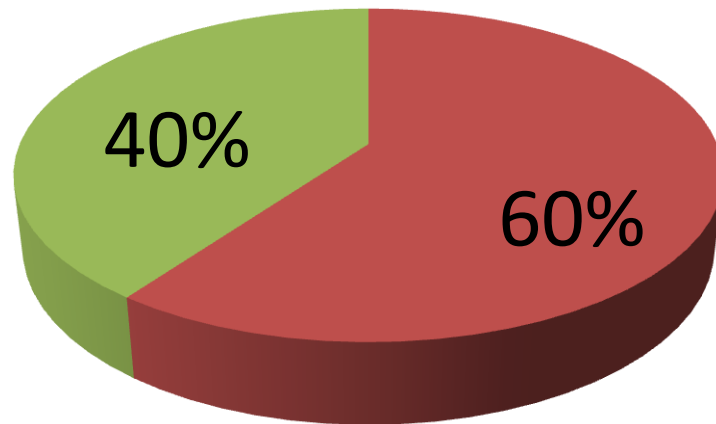
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Whole sale	15,000	450,000	5,400,000
Retail	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>17,500</b>	<b>525,000</b>	<b>6,300,000</b>
<b>Less. Variable Expense</b>			
Whole sale	14,250	427,500	5,130,000
Retail	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>16,375</b>	<b>491,250</b>	<b>5,895,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity bill		1,600	19,200
Mobile Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		12,000	144,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>22,900</b>	<b>274,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,850</b>	<b>130,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pran Toiletries,	60,000	50,000	1,10,000
Pran Potato,	60,000	50,000	1,10,000
Pran Soup,	50,000	50,000	1,00,000
Oil, Soap, Milk, Shampoo, Brush, Tooth Paste, Cosmetics, Soft drinks etc	1,00,000	50,000	1,50,000
Fridge (2)	30,000	-	30,000
Security	50,000	-	50,000
<b>Total</b>	<b>3,00,000</b>	<b>2,00,000</b>	<b>5,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Whole sale	23,000	690,000	8,280,000	8,694,000	9,128,700
Retail	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>26,000</b>	<b>780,000</b>	<b>9,360,000</b>	<b>9,828,000</b>	<b>10,319,400</b>
<b>Less. Variable Expense</b>					
Whole sale	21,850	655,500	7,866,000	8,259,300	8,672,265
Retail	2,550	76,500	918,000	963,900	1,012,095
<b>Total variable Expense (B)</b>	<b>24,400</b>	<b>732,000</b>	<b>8,784,000</b>	<b>9,223,200</b>	<b>9,684,360</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,600	19,200	20,000	21,000
Mobile bill & SMS Monitoring		600	7,200	7,500	8,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		18,000	216,000	216,000	216,000
Entertainment		300	3,600	4,000	4,500
<b>Non Cash Item</b>					
Depreciation		500	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>30,500</b>	<b>366,000</b>	<b>369,500</b>	<b>373,500</b>
<b>Net Profit (E) [C-D]</b>		<b>17,500</b>	<b>210,000</b>	<b>235,300</b>	<b>261,540</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</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	200,000		
1.2	Net Profit	210,000	235,300	261,540
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		136,000	297,300
	<b>Total Cash Inflow</b>	<b>416,000</b>	<b>377,300</b>	<b>564,840</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>136,000</b>	<b>297,300</b>	<b>484,840</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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এন্ড কনফেকশনারী

প্রোঃ মোঃ জাকির হোসেন

বিশ্বাস বাথুলী বাজার, দেলদুয়ার, টাঙ্গাইল, মোবাঃ ০১৯৩৩৮৭০২৯৮



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09610 16 12 71

কল করুন নেস্লে: 08000 16 12 71 (টোল ফ্রি)

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PT. PRAN...  
 No. 100...  
 Date: ...

PT. PRAN...  
 No. 100...  
 Date: ...

No. 100...  
 Date: ...

Note: Power Candy WS program 21 may to 20 Jun 2018

Sl. Ref. Note and Item

1. Juice Fruit Drink Mango 120ml  
 8015001501105 / 30  
 8015001501105 / 30
2. Toy Cracker 30g/300pcs/box  
 8015001501405 / 16  
 8015001501405 / 16
3. Frutas Mango Juice Pack- 200Gm  
 8015001500105 / 30  
 8015001500105 / 30
4. Chamachur Hot 35gm  
 8015001500105 / 30  
 8015001500105 / 30
5. Mamiun dechi Masala 35gm  
 8015001501705 / 22  
 8015001501405 / 05  
 8015001501405 / 05
6. Power Candy - 50 pcs poly  
 8015001401405 / 16  
 8015001500105 / 30  
 8015001500705 / 07 Power Candy WS program 21 may to 20 Jun 2018
- PRAN Puff Corn - 15g  
 8015001501405 / 05  
 8015001501405 / 05
- Potato Cracker with 3D Card 20g  
 8015001494605 / 17 Potato Cracker Toy 30gm Ctd DD -D-PRAN  
 8015001494605 / 17
- 3D card  
 8015001494605 / 17 Potato Cracker Toy 30gm Ctd DD -D-PRAN

Sl.	Ref.	Note and Item	Q	U	P	Q	E. Unit	S. Qty	A	C.L
			4	Carton	2	Piece	300	three hundred sixty		
			0	Carton	2	Piece	0	0	0	
			4	Carton	30	Piece	356	0	0	356
			101	Bag	20	Piece	8100	eight thousand one hundred	0.00	1
			90	Bag	0	Piece	7,200	7,200	0	0
			11	Bag	20	Piece	900	0	0	900
			26	Carton	0	Piece	1,248	one thousand two hundred forty-eight	0.00	4
			24	Carton	0	Piece	1,152	1,152	0	0
			2	Carton	0	Piece	96	0	0	96
			3	Bag	72	Piece	936	nine hundred thirty-six	0.00	6
			3	Bag	0	Piece	864	864	0	0
			0	Bag	72	Piece	72	0	0	72
			2	Bag	48	Piece	336	three hundred thirty-six	0.00	8
			0	Bag	24	Piece	24	0	0	24
			2	Bag	0	Piece	288	288	0	0
			0	Bag	24	Piece	24	0	0	24
			0	Carton	600	Piece	600	six hundred	0.00	11
			0	Carton	8	Piece	8	0	0	8
			0	Carton	30	Piece	30	0	0	30
			0	Carton	562	Piece	562	0	0	562
			12	Bag	72	Piece	1800	one thousand eight hundred	0.00	12
			12	Bag	0	Piece	1,728	1,728	0	0
			0	Bag	72	Piece	72	0	0	72
			22	Bag	40	Piece	1800	one thousand eight hundred	0.00	15
			20	Bag	0	Piece	1,600	1,600	0	0
			2	Bag	40	Piece	200	0	0	200
			1800	Piece	0	Piece	1800	one thousand eight hundred	0.00	17
			1,800	Piece	0	Piece	1,800	0	0	1,800
									0.00	18
									0.00	19

Total : 1,970

Total : 96,945.92  
 Load/Unload Bill : 102.50  
 Net Total : 96,843.42

Checked By

Approved By





2	Carton	0	Piece	96	0	0	0	0.00	6
3	Bag	72	Piece	936	nine hundred thirty-six				
3	Bag	0	Piece	864	864	0	0	5,425.92	7
0	Bag	72	Piece	72	0	0	72	0.00	8
2	Bag	48	Piece	336	three hundred thirty-six				
0	Bag	24	Piece	24	0	0	24	0.00	9
2	Bag	0	Piece	288	288	0	0	1,915.20	10
0	Bag	24	Piece	24	0	0	24	0.00	11
0	Carton	600	Piece	600	six hundred				
0	Carton	8	Piece	8	0	0	8	0.00	12
0	Carton	30	Piece	30	0	0	30	0.00	13
0	Carton	562	Piece	562	0	0	562	0.00	14
12	Bag	72	Piece	1800	one thousand eight hundred				
12	Bag	0	Piece	1,728	1,728	0	0	6,825.60	15
0	Bag	72	Piece	72	0	0	72	0.00	16
22	Bag	40	Piece	1800	one thousand eight hundred				
20	Bag	0	Piece	1,600	1,600	0	0	12,464.00	17
2	Bag	40	Piece	200	0	0	200	0.00	18
1800	Piece	0	Piece	1800	one thousand eight hundred				
1,800	Piece	0	Piece	1,800	0	0	1,800	0.00	19

**Total :** 96,945.92  
**Load/Unload Bill :** 102.50  
**Net Total :** 96,843.42

proved By

17-07-15

	1/c		1/c	248	
	3/c		3/c	750	
	3/c		3/c	2490	
	2 1/2 4/13		2 1/2 4/13	1600	-20
	3/c		3/c	900	
	2 1/3		2 1/3	320	
	1/c		1/c	365	
	1/c		1/c	205	
				<u>6858</u>	

23-07-15

pava	1/c	1/c	300	10
(name)	2 1/3	2 1/3	250	20
part	2/c	2/c	600	40
part	1/c 2420	1/c 2420	1120	30
	1/c	1/c	600	30
	4/c 2 1/3	4/c 2 1/3	1300	40
	2/c	2/c	450	20
	4/1	4/1	100	8
	1/c	1/c	500	20
	2 1/3	2 1/3	300	20
	2/c	2/c	410	20
			<u>5270</u>	238

24-07-15

part	4/c		2/c	600
part	2/c		2/c	500
pava	1/c 2414		1/c 2414	400
(name)	1/c		1/3	125
part	2/c 2570		1/c 4 9/10	1400
part	1 x 6 3/4		7 1/3	700
part	2/c 213		1/c 3 1/4	550
part	4/c 3/4		2/c 4 1/2	654
part	2/c		2/c	770
part	2/c		1/c	205
				<u>5909</u>



# FAMILY PICTURE

