

Proposed NU Business Name: **SINTHIYA COSMETICS & GIFT CENTER**



Project identification and prepared by: Md. Nurul Islam,
Dokshinkhan Unit, Dhaka

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON CHANDRA DAS
Age	:	01-09-1982 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Amaiya, P.O: Kachkura, P.S: Uttarkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PABITA RANI
(iii) Father's name	:	MONORONJON DAS
(iv) GB member's info	:	Branch: Dokshinkhan Centre # 60(Female) , Member ID: 4691/1 , Group No: 01 Member since: 18-06-2006 (9 Years) First loan: 5,000 taka. Outstanding loan: Nil
Further Information:		
(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	:	Sixteen 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.	:	01850-559370
Mother's Contact No.	:	01989-099274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shamima Begum joined Grameen Bank since **9** years ago . At first she took **5,000** taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and house development.

Proposed Nobin Udyokta Business Info

Business Name	:	SINTHIYA COSMETICS & GIFT CENTER
Location	:	Kachkura Bazar, Uttarkhan, Dhaka.
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15ft x 8 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Powder, Bag, Belt, Shampoo, Money bag, Under Garments, Sun glass, Coconut Oil, Ornaments, Cosmetics items, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

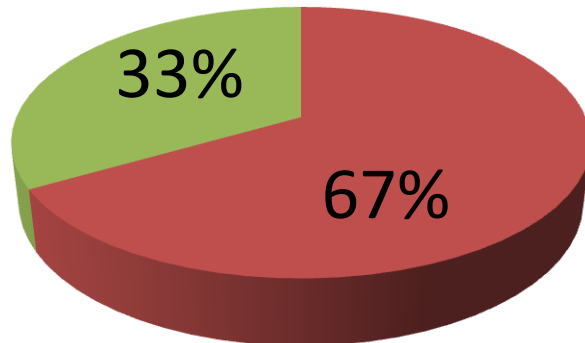
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Powder, Bag, Belt, Shampoo, Money bag, Under Garments, Sun glass, Coconut Oil, Ornaments, Cosmetics items, etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Powder, Bag, Belt, Shampoo, Money bag, Under Garments, Sun glass, Coconut Oil, Ornaments, Cosmetics items, etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Transportation		500	6,000
Entertainment		200	2,400
Salary (Self)		4,000	48,000
Salary (staff)		3,000	36,000
Total fixed Cost (D)		10,400	124,800
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Powder, Bag, Belt, Shampoo, Money bag, Under Garments, Sun glass, Coconut Oil, Ornaments, Cosmetics items, etc.	1,00,000	1,50,000	2,50,000
Rack, Showcase, Computer	1,00,000	-	1,00,000
Security	1,00,000	-	1,00,000
Total	3,00,000	1,50,000	4,50,000

Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 150,000

■ Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Powder, Bag, Belt, Shampoo, Money bag, Under Garments, Sun glass, Coconut Oil, Ornaments, Cosmetics items, etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Powder, Bag, Belt, Shampoo, Money bag, Under Garments, Sun glass, Coconut Oil, Ornaments, Cosmetics items, etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,000	12,000	12,600	13,230
Mobile Bill & SMS Monitoring		500	6,000	6,300	6,615
Entertainment		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Total Fixed Cost		12,000	144,000	151,200	147,690
Net Profit (E) [C-D]		9,000	108,000	113,400	119,070
Investment Payback			60,000	60,000	60,000

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			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	108,000	113,400	119,070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,000	101,400
	Total Cash Inflow	258,000	161,400	220,470
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	48,000	101,400	160,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 16 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





১৯৭৪-৭৫

সর্বাধিক কসমোটিকস্ এন্ড গিফ্ট ব

নে দেশী-বিদেশী কসমেটিকস্ ও ব্যাগ সুলভ মূল্যে পা



সিনথিয়া কসমেটিকস্ এন্ড গিফট কর্ণাল

4
9
4
8
7
4

মে ট



তানুন

শুভ
স্বাস্থ্য
সেবা



সিনথিয়া কসমেটিকস্ এন্ড গিফট কর্ণার

এখানে দেশী-বিদেশী কসমেটিকস্ ও ব্যাগ সুন্দর মূল্যে পাওয়া যায়।



শ্রোঃ সুমন দাস

মোবা: ০১৮৫০-৫৫৯৩৭০

০১৯৯৯-০৯৯২৭৪

বাহাদুরপুর সুপার মার্কেট, পল্টন চৌকি, ঢাকা-১১০০

সিনথিয়া

FAMILY PICTURE

