

Proposed NU Business Name: RUBEL COSMETICS



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Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL
Age	:	01-05-1992 (24 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Chakforid coloni, P.O: Bogra, P.S: Bogura, 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	:	MST. ROKSANA BEGUM
(iii) Father's name	:	MD. AKRAM HOSEN
(iv) GB member's info	:	Branch: Shahjahanpur, Centre # 63(Female), Member ID: 8985/2; No:10 Member since: 01-05-2012(04 Years) First loan: 5000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 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	:	6 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.	:	01745468813
Mother's Contact No.	:	01753435063
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BUMST. ROKSANA BEGUM joined Grameen Bank since 04 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL COSMETICS
Location	:	New market, bogra
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 190000/- (from existing business) 56% Required Investment BDT 1,50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 07 ft= 70 square ft
Security of the shop	:	BDT 500000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; varieties cosmetics etc.▪ Average % gain on sale.▪ The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

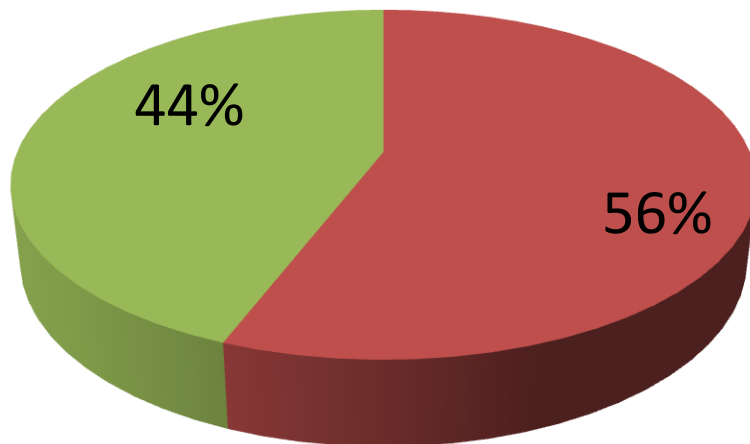
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics	4600	138000	1656000
Total Sales (A)	4600	138000	1656000
Less Variable Expense			
Cosmetics	3910	117300	1407600
Total variable Expense (B)	3,910	117300	1407600
Contribution Margin (CM) [C=(A-B)]	690	20700	248400
Less Variable Expense			
Rent		3,000	36000
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		1000	12000
Guard		100	1200
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		14,600	175200
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Particulars	Existing	Proposed	Total
Shampoo,body lotion,Body spray,lotion	100,000	90,000	190000
Detergent,Facewash,Nail polish	70,000	35,000	105000
Others	20,000	25,000	45000
	190,000	150,000	340,000

Source of Finance



■ Entrepreneur's Contribution 190,000

■ Investor's Investment 150,000

■ Total 340,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics	7500	225000	2700000	2835000
Total Sales (A)	7500	225000	2700000	2835000
Less Variable Expense				
Cosmetics	6375	191250	2295000	2409750
Total variable Expense (B)	6,375	191250	2295000	2409750
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000	425250
Less Variable Expense				
Rent		3,000	15,000	15,000
Electricity bill		6700	80400	80600
Transportation		1,700	20,400	20,600
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		1000	12000	12000
Guard		100	1200	1200
Generator		150	1800	1800
Mobile bill		700	8400	8600
Total fixed cost (D)		21,250	234,000	235,800
Net Profit (E)= [C-D]		12500	150000	189,450
Investment Payback			90000	90000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	150,000	189,450
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60,000
	Total Cash Inflow	300000	249450
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)	90000	90000
	Total Cash Outflow	240,000	90000
3	Net Cash Surplus	60,000	159450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





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FAMILY PICTURE

