

Proposed NU Business Name: **MAHI COSMETIKS**



Project identification and prepared by: Abu Salek,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	PREM KUMAR MOZUMDER
Age	:	15-09-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Chondipur, P.O: Dudhmukha, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOYNA RANI MAJUMDER
(iii) Father's name	:	MONORONJON MAJUMDER
(iv) GB member's info	:	Branch: Yiakubpur, Dagonvuiyan; Centre # 43(Female), Member ID: 3224/1, Group No: 04 Member since: 2001 (15Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 150000, Outstanding loan: 127560
(v) Who pays GB loan installment	:	Mother
(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	:	2 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.	:	01945510225
Mother's Contact No.	:	01812141044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOYNA RANI MAJUMDER joined Grameen Bank since 15 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHI COSMETIKS
Location	:	School road, Dudhmukha bazar
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 130000/-(from existing business) % Required Investment BDT 80,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 30 ft= 360 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics & gift item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

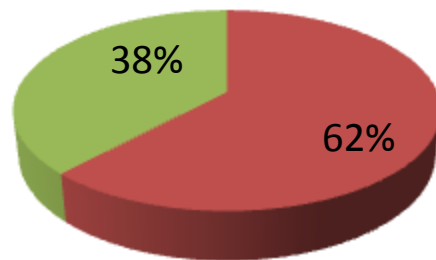
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soap, Unilever products,Bangel etc	2300	69000	828000
Total Sales (A)	2300	69000	828000
Less Variable Expense			
Soap, Unilever products,Bangel etc	1725	51750	621000
Total variable Expense (B)	1,725	51750	621000
Contribution Margin (CM) [C=(A-B)	575	17250	207000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		9,100	109200
Net Profit (E)= [C-D]		8,150	97800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Uniliver products	50	100	5,000	42	300	12,600	17,600
Dove soap	70	88	6,160	48	300	14,400	20,560
Fair & lovely	100	90	9,000	50	300	15,000	24,000
Shampoo	100	75	7,500	59	75	4,425	11,925
Doll	8	300	2,400	94	88	8,272	10,672
Bangel	90	80	7,200	80	90	7,200	14,400
Umbrella	95	50	4,750	100	100	10,000	14,750
Gift item	41	500	20,500			0	20,500
Umbrella	25	300	7,500			0	7,500
Football			0	30	270	8,100	8,100
Others			60,000			0	60,000
Total	579	0	130,000	503	0	80,000	210,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 80,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soap, Unilever products,Bangel etc	3400	102000	1224000	1285200
Total Sales (A)	3400	102000	1224000	1285200
Less Variable Expense				
Soap, Unilever products,Bangel etc	2550	76500	918000	963900
Total variable Expense (B)	2,550	76500	918000	963900
Contribution Margin (CM) [C=(A-B)	850	25500	306000	321300
Less Variable Expense				
Rent		2,000	24000	24,000
Electricity bill		700	8400	8600
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		500	6000	6000
Guard		100	1200	1200
Mobile bill		600	7200	7400
Total fixed cost (D)		9,500	114,000	114,600
Net Profit (E)= [C-D]		16000	192000	206,700
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		17,400
	Total Cash Inflow	145400	86070
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	17,400	38070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

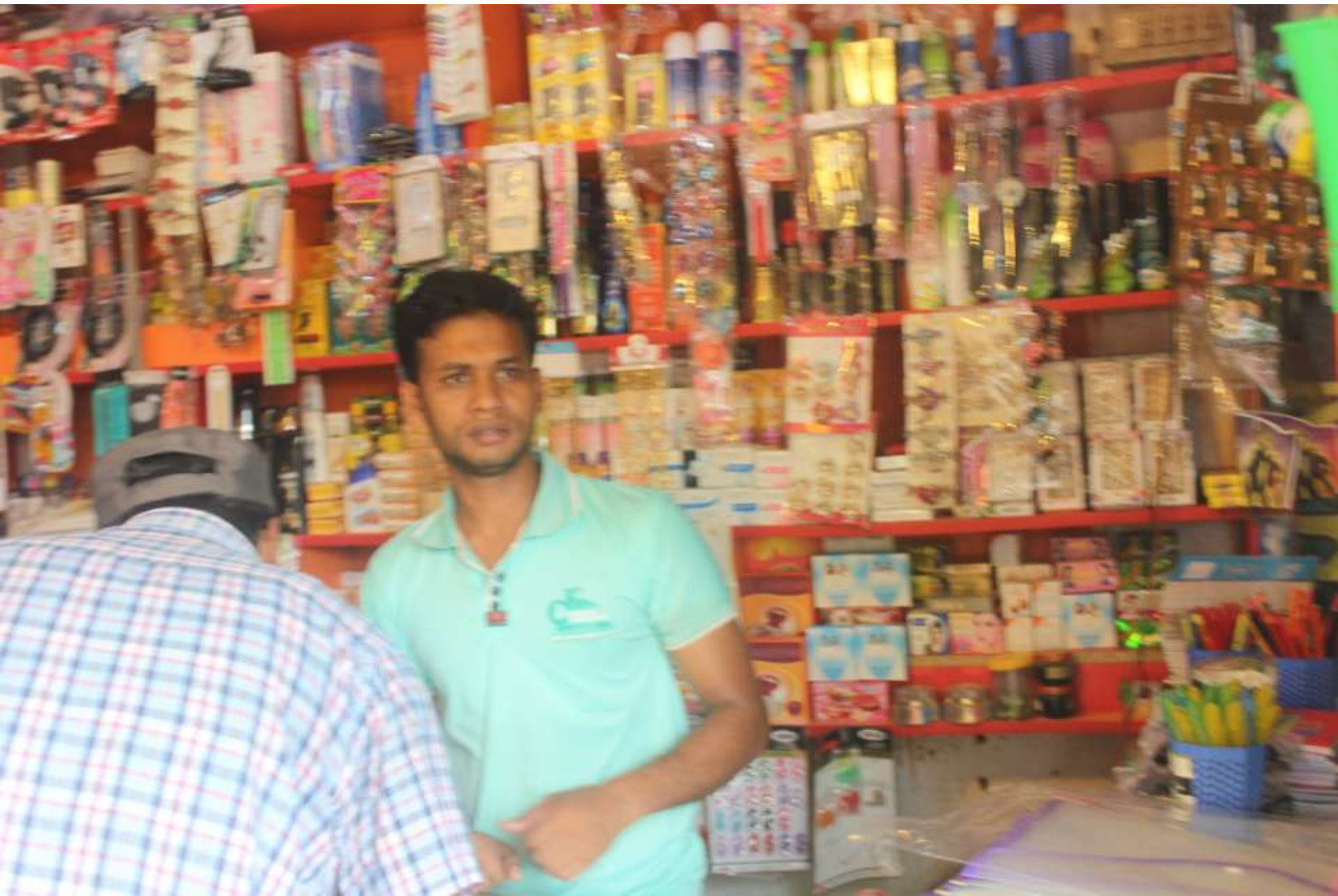
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







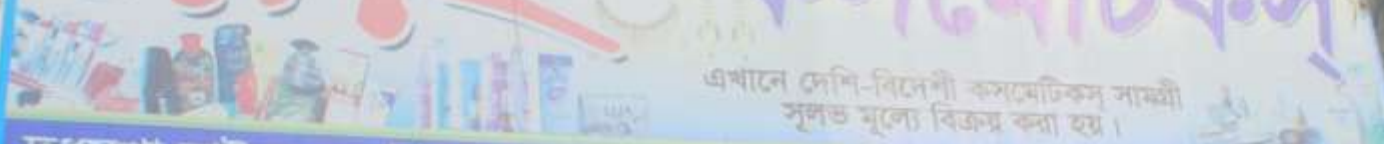








মাহি কসমেটিকস্



এখানে দেশি-বিদেশী কসমেটিকস্ সামগ্রী
সুলভ মূল্যে বিক্রয় করা হয়।

দুধমুখা হাইস্কুল গেইট, দুধমুখা, দাগণজুঁঞা, ফেনী। মোবাঃ ০১৮৩২-৬৪১৫২৭





FAMILY PICTURE

