

Proposed NU Business Name: **BISMILLAH COSMETICS**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BASHAR ALI
Age	:	22-11-1997(18 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: Patiakandi, P.O: Nondongasi, P.S: Carghat, Dist: Rajshahi
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. ANGURA BEGOM
(iii) Father's name	:	MD. AMIR HOSSAIN
(iv) GB member's info	:	Branch: Nimpara , Carghat, Centre # 39 (Female), Member ID:7950/1 , Group No: 08 Member since: 2007 (09) First loan: BDT -5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 11,016/-
(v) Who pays GB loan installment	:	Fathers
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Garments Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur's Contact No.	:	01721-083282
Wife's Contact No.	:	01738-568865
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia,Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANGURA BEGOM 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 business & agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH COSMETICS
Location	:	Nondongassi bajar, Carghat , Rajshahi
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

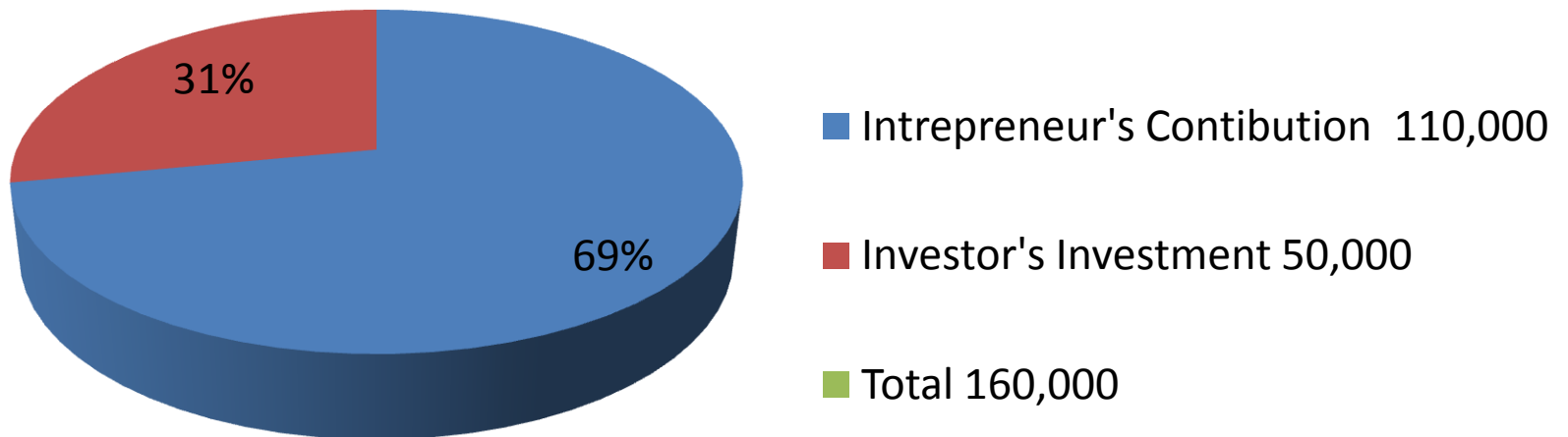
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	3,000	90,000	1080,000
Total Sales (A)	3,000	90,000	1080,000
Less. Variable Expense			
Cosmetics	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		350	4,200
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		150	1,800
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,650	91,800
Net Profit (E) [C-D]		5,850	70,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Flam	1,000	0	1,000
Bag	0	25,000	25,000
Belt (50x100)	5,000	0	5,000
Zuyelary	14,000	0	14,000
Cosmetics	80,000	25,000	105,000
Stationery Item	10,000	0	10,000
Total	110,000	50,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics	5,000	150,000	1800,000	1890,000	1984,500
Total Sales (A)	5,000	150,000	1800,000	1890,000	1984,500
Less. Variable Expense					
Cosmetics	4,250	127,500	1530,000	1606,500	1686,825
Total variable Expense (B)	4,250	127,500	1530,000	1606,500	1686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		400	4,800	5,040	5,292
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,800	1,800
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		8,300	99,600	100,920	102,306
Net Profit (E) [C-D]		14,200	170,400	182,520	195,369
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	170,400	182,520	195,369
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		150,400	162,520
	Total Cash Inflow	220,400	332,920	357,889
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	150,400	312,920	337,889

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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





बाधापति

Chlor

सबसे
सही
थींग्स
Home



Man standing behind the counter

L/KME

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Senora







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