Proposed NU Business Name: EVA COSMETICS



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD SELIM MIA			
Age	:	17-08-1994 (22 Y <i>ears)</i>			
Education, till to date	:	Class Five			
Marital status	:	Married			
Children	:	01 Douther			
No. of siblings:	:	02 Brothers 02 Sisters			
Address	:	Vill: Ainusbag P.O : Dakshinkhan P.S: Dakshinkhan Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:::::::::::::::::::::::::::::::::::::::	Mother Father MOST FATEMA KHATUN MOST FATEMA KHATUN MD KASHEM ALI Branch: Dakshinkhan, Centre # 15 (Female), Member ID: 10009, Group No: 10 Member since: 11-07-2012 (04 Years) First Ioan: BDT 10,000 /-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Outstanding loan: NIL Father No 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 & Skill		10 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01947-301182
Family's Contact No.	:	01991-031595
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST FATEMA KHATUN joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

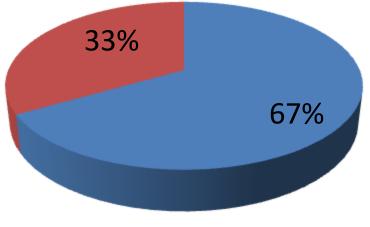
Proposed Nobin Udyokta Business Info						
Business Name	:	EVA COSMETICS				
Location	:	Chairman Market Dakshinkhan Bazar, Dakshinkhan, Dhaka				
Total Investment in BDT	:	BDT 150,000/-				
Financing	:	Self BDT 1,00,000/- (from existing business) 67%				
		Required Investment BDT 50,000/- (as equity) 33%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	07 ft x 12 ft= 84 square ft				
Security of the shop	:	BDT 50,000				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Cosmetics, City gold, Ladies parsh , belt etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Chakbazar, Dhaka. Agreed grace period is 3 months. 				

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Cosmetics & Jewelary Item	2,700	81,000	972,000		
Total Sales (A)	2,700	81,000	972,000		
Less. Variable Expense					
Cosmetics & Jewelary Item	2,160	64,800	777,600		
Total variable Expense (B)	2,160	64,800	777,600		
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400		
Less. Fixed Expense					
Rent		3,500	42,000		
Electricity Bill		500	6,000		
Transportation		1,000	12,000		
Mobile Bill		500	6,000		
Entertainment		300	3,600		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		10,800	129,600		
Net Profit (E) [C-D)		5,400	64,800		

Investment Breakdown								
Particulars		Existing	S	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Uniliver Product	200	100	20000	Uniliver Product	100	100	10,000	30,000
Jonson	50	200	10000	Jonson	25	200	5,000	15,000
Meril	100	50	5000	Meril	50	50	2,500	7,500
Citygold	100	200	20000	Citygold	50	200	10,000	30,000
Parse	40	125	5000	Parse	20	125	2,500	7,500
Perfumes	10	300	3000	Perfumes	5	300	1,500	4,500
Belt	20	100	2000	Belt	10	100	1,000	3,000
Laiges	100	50	5000	Laiges	50	50	2,500	7,500
Earrings	100	100	10000	Earrings	50	100	5,000	15,000
Others			20000	Others			10,000	30,000
Total			100,000				50,000	150,000

Source of Finance

Entrepreneur's contibution 100000 Investor's Investment 50000 Total 150000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cosmetics & Jewelary Item	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					
Cosmetics & Jewelary Item	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		3,500	42,000	42,000	42,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		11,025	132,300	133,815	135,406
Net Profit (E) [C-D)		9,975	119,700	130,785	142,424
Investment Payback			20,000	20,000	20,000

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

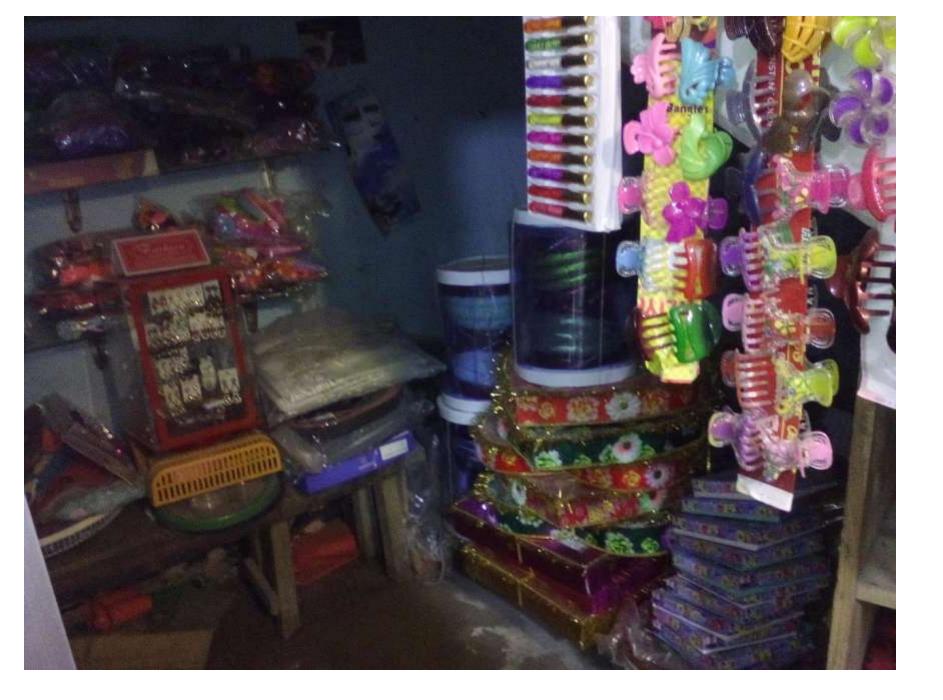
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	119,700	130,785	142,424
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,700	210,485
	Total Cash Inflow	169,700	230,485	352,909
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	20.000	20,000	20,000
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	99,700	210,485	332,909



STRENGTH Employment: Self: 01 Family:0 Others:0 Experience & Skill : 10 Years Own Business : 02 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures



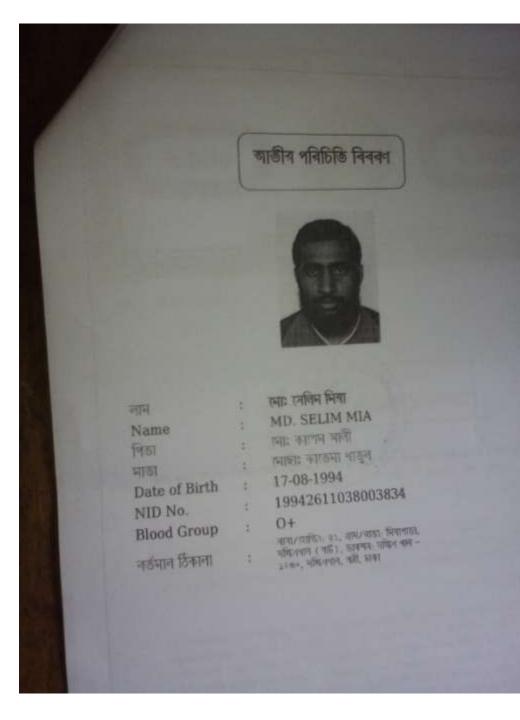








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০-৫ । অংশনি বিটার গৃত চার্টিয়া চার্চের মহাণ ৫০,৪০০/- (পরাপ হারায়) টেকা নিরেন এবং ভাট तर्थय गण्ड प्रतिज्ञ जानीम ३व नाज्यत मित्रारे प्रतिज्ञ नगण आहर अधिनाम । PSH TELL

নাই। প্রমায় লক্ষ মানিক এবং আপনি দিনীয় পরু প্রায়ানিয় পরি।

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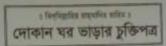
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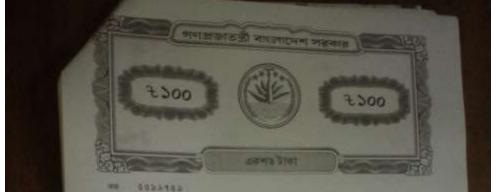
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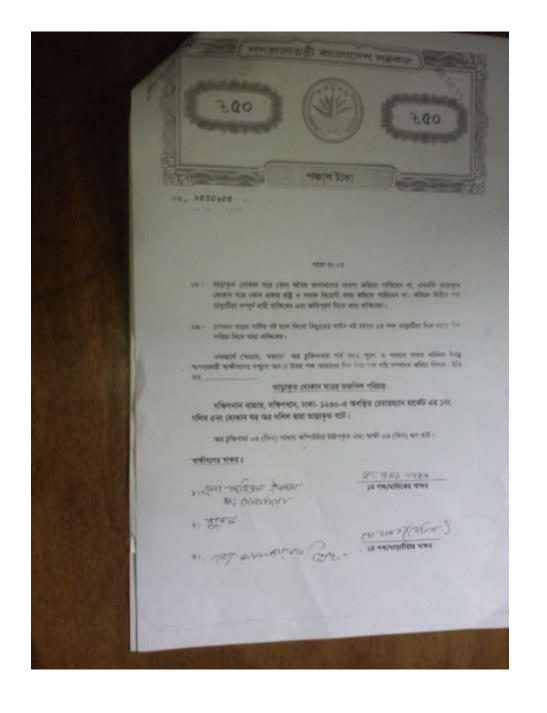
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SHADH HINI

FAMILY PICTURE

