### Proposed NU Business Name: SADAKUL COSMETICS & TELECOM



Project identification and prepared by: Md. Nurul Islam Kaliakor Unit, Gazipur

Project verified by: MD. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD: RUBEL HOSSAIN		
Age	:	16-06-1982 ( 23 Years)		
Education, till to date	:	B.M		
Marital status	:	Unmarried		
Children	:	No		
No. of siblings:	:	04 Brothers		
Address	:	Vill: Kathaltoli P.O: Kaliakor P.S: Kaliakor, Dist: Gazipur.		
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  RAGIA BAGUM  MD: LAL MIA  Branch: kaliakor , Centre # 14 (Female),  Member ID: 3426 Group No: 05  Member since: 01/01/1988 To 2013 (25 Years)  First loan: BDT 2,000 /-		
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: Nill Mother No 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 and	:	1 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Agriculture (BDT 15000 Yearly)
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01717-157565
Family's Contact No.	:	01719-598354
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAGIA BAGUM** joined Grameen Bank since 25 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricalture.

Proposed Nobin Udyokta Business Info				
Business Name	:	SADAKUL COSMETICS & TELECOM		
Location	:	Kathaltoli, Kaliakor, Gazipur.		
Total Investment in BDT	:	BDT 1,60,000/-		
Financing	:	Self BDT 1,10,000/- (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	:	10 ft x 12 ft= 120 square ft		
Security of the shop	:	10,000		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Cosmetics and stasonary item</li> <li>Average 20% gain on sales.</li> <li>The business is operating by entrepreneur.</li> <li>Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)			-		
Soap , Lotion ,shampoo etc	2,500	75,000	900,000		
Total Sales (A)	2,500	75,000	900,000		
Less. Variable Expense					
Soap , Lotion ,shampoo 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		1,300	15,600		
Electricity Bill		700	8,400		
Transportation		200	2,400		
Mobile Bill		100	1,200		
Entertainment		100	1,200		
Salary (self)		5,000	60,000		
Gard		150	1,800		
Total fixed Cost (D)		7,550	90,600		
Net Profit (E) [C-D)		7,450	89,400		

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	<b>Proposed Total</b>
Vaslin	50	100	5,000		0	5,000
Plastick	100	150	15,000	100	15,000	30,000
Losan	64	85	5,440	40	3,400	8,840
Crim	45	55	2,475	25	1,375	3,850
Tooth past	50	100	5,000	20	2,000	7,000
Pawder	60	50	3,000	120	6,000	9,000
Oil	40	125	5,000	30	3,750	8,750
Gift Card	100	140	14,000	50	7,000	21,000
Sop	140	50	7,000	100	5,000	12,000
Security			10,000		0	10,000
Others			38,085	0	6,475	44,560
Total			110,000		50,000	160,000

#### Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year(+5%)		
Revenue (sales)						
Soap , Lotion ,shampoo etc	3,200	96,000	1,152,000	1,209,600		
Total Sales (A)	3,200	96,000	1,152,000	1,209,600		
Less. Variable Expense						
Soap , Lotion ,shampoo etc	2,560	76800	921600	967680		
Total variable Expense (B)	2,560	76,800	921,600	967,680		
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400	241,920		
Less. Fixed Expense						
Rent		1,300	15,600	15,600		
Electricity Bill		700	8,400	8,400		
Transportation		200	2,400	2,400		
Mobile Bill		100	1,200	1,200		
Entertainment		100	1,200	1,200		
Salary (self)		5,000	60,000	60,000		
Gard		150	1800	1,800		
Total Fixed Cost		7,550	90,600	90,600		
Net Profit (E) [C-D)		11,650	139,800	151,320		
Investment Payback			30,000	30,000		

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	139,800	151,320
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		109,800
	Total Cash Inflow	189800	261120
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	109,800	231120

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 1 Years Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Kathaltoli, Kaliakor, Gazipur.

Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures







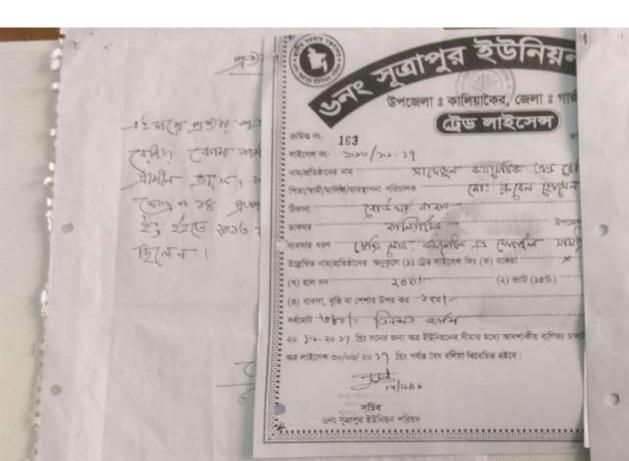




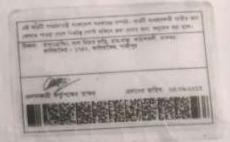












## **FAMILY PICTURE**

