

Proposed NU Business Name: **RATAN COSMETIC**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHFUZ
Age	:	15/03/1983 (29 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Banarhawla, P.O: Verarchala-1743, P.S: Kapashia, Dist: Gazipur
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. NARGIS (RASHIDA)
(iii) Father's name	:	LATE RAJU MIA
(iv) GB member's info	:	Branch: Barishab, Kapashia, Centre # 36 (Female), Member ID: 3446, Group No: 07 Member since: 10/02/2009 to 2017 (08 Years) First Loan: BDT 15,000 /-, Existing Loan: 50,000/- Outstanding Loan: 7,000/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	10 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-198873
Family's Contact No.	:	01834-261702
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NARGIS (RASHIDA) joined Grameen Bank since 08 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RATAN COSMETIC
Location	:	Amrait Bus Stand Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 500,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Bag, Mirror, Bangles, Ornaments, Soap, Oil, Powder, Cream, Body Spray, Perfume, Cosmetics, Wedding Items etc. ▪Average 25% gain on sales. ▪The business is operated by entrepreneur. Existing no employee. ▪The shop is own. ▪Collects goods from Chokbazar. ▪Agreed grace period is 3 months.

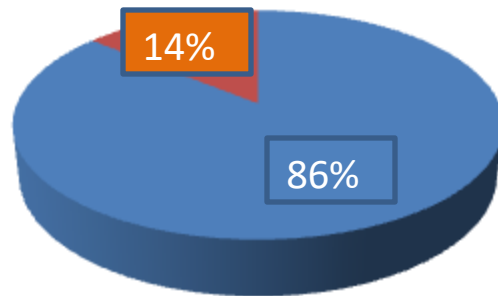
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bag, Mirror, Bangles, Ornaments, Soap, Oil, Powder, Cream, Body Spray, Perfume, Cosmetics, Wedding Items etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Bag, Mirror, Bangles, Ornaments, Soap, Oil, Powder, Cream, Body Spray, Perfume, Cosmetics, Wedding Items etc.	2,625	78,750	945,000
Total variable Expense (B)	2,625	78,750	945,000
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7,200
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,450	101,400
Net Profit (E) [C-D]		17,800	213,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty	Unit Price	Total	Qty	Unit Price	Total	
Bag	250 P	400	100,000	-	-	-	100,000
Trolly Bag	2 P	2,000	4,000	-	-	-	4,000
Soap	300 P	40	12,000	100 P	40	4,000	16,000
Oil	100 P	100	10,000	100 P	100	10,000	20,000
Powder	200 P	50	10,000	200 P	50	10,000	20,000
Cosmetics	-	-	75,000	-	-	20,000	95,000
Cream	200 P	180	36,000	100 P	180	18,000	54,000
Bangles	50 Dozen	1,800	90,000	-	-	-	90,000
Wedding Items	-	-	20,000	-	-	5,500	25,500
Mirror	100 P	50	5,000	-	-	-	5,000
Ornaments	-	-	120,000	-	-	-	120,000
Body Spray / Perfume	60 P	250	15,000	50 P	250	12,500	27,500
Other Items	-	-	3,000	-	-	-	3,000
Total			500,000			80,000	580,000



Source of Finance

- Entrepreneur's Contribution- 500,000
- Investor's Investment- 80,000
- Total Investment- 580,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Bag, Mirror, Bangles, Ornaments, Soap, Oil, Body Spray, Perfume, Cosmetics, Wedding Items etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Bag, Mirror, Bangles, Ornaments, Soap, Oil, Body Spray, Perfume, Cosmetics, Wedding Items etc.	3,750	112,500	1,350,000	1,417,500	1,488,375
Total variable Expense (B)	3,750	112,500	1,350,000	1,417,500	1,488,375
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000	472,500	496,125
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		600	7,200	7,800	8,160
Transportation		2,500	30,000	33,600	36,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Guard		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		9,000	108,000	112,660	115,760
Net Profit (E) [C-D]		28,500	342,000	359,840	380,365
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	342,000	359,840	380,365
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		310,000	637,840
	Total Cash Inflow	422,000	669,840	1,018,205
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	310,000	637,840	986,205

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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







FAMILY PICTURE

