

## Proposed NU Business Name: **ASHRAFUL COSMETICES**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ASHRAFUL HOSSAIN</b>
Age	:	01-01-1984(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married.
Children	:	01 Son,01 Daughter.
No. of siblings:	:	05 Brothers,02 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>LETE: PANJABIR NESSA</b>
(iii) Father's name	:	<b>LETE: OHIDUR RAHAMAN</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 21(Female), Member ID: 2405, Group No: 01 Member since: 1998 to 2006 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	17years experience in running business. 17 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814260007
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**LETE: PANJABIR NESSA** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

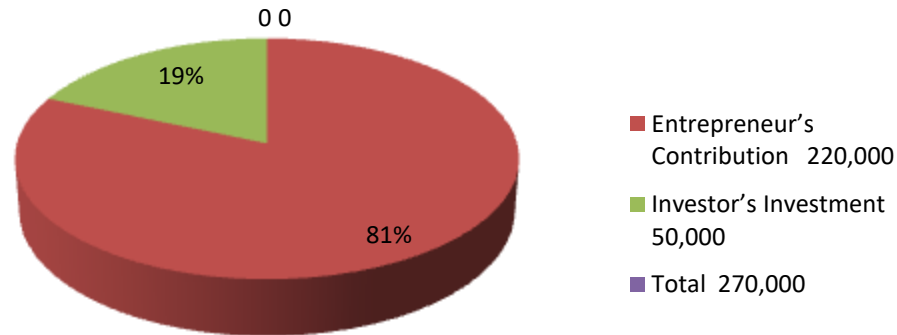
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHRAFUL COSMETICES</b>
Location	:	Collage road, Chowdhury hat , Nohakhali.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 500000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft*08ft=80squireft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics items etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cosmetics items etc	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Cosmetics items etc	4500	135000	1620000
<b>Total Variable exp. (B)</b>	4500	135000	1620000
<b>Contribution Margin CM [C= (A-B)]</b>	500	15000	180000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		50	600
Generator		150	1800
Mobile bill		700	8400
<b>total fixed cost (D)</b>		7900	94800
<b>Nit profit</b>		7100	85200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetices	0	0	180000	0	0	20000	200000
Load	0	0	10000	0	0	10000	20000
Card	0	0	15000	0	0	10000	25000
Stasonary	0	0	5000	0	0	10000	15000
Security			10000	0	0	0	10000
<b>Total</b>			<b>220000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>280000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics items etc	9230	276900	3322800	3488940	3663387
<b>Total Sales (A)</b>	9230	276900	3322800	3488940	3663387
less variable Expenses					
Cosmetics items etc	8307	249210	2990520	3140046	3297048.3
Total variable Expenses (B)	8307	249210	2990520	3140046	3297048.3
<b>Contribution Margin (CM)= (A-B)</b>	923	27690	332280	348894	366338.7
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		700	8400	8600	8800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	8600	8800
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		900	10800	11000	11200
<b>Total Fixed Cost</b>		13500	162000	168800	169600
<b>Net Profit (E) (C-D)</b>		14190	170280	178794	187733.7
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	<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	170280	178794	187733.7
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		140,280	299,074
	<b>Total Cash Inflow</b>	<b>220,280</b>	<b>319,074</b>	<b>486,808</b>
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>140,280</b>	<b>299,074</b>	<b>466,808</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# আশরাফুল কসমেটিক

প্রোঃ-আশরাফুল হোসেন (সাগর)

চৌধুরী হাট, কলেজ রোড, পূর্ব বাজার। মোবাইল : ০১৮-১৪৩

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# FAMILY PICTURE

