

Proposed NU Business Name: **MAYA C OSMETICS**



Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMAR CHANDRA DAS
Age	:	16/01/1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Chamurkhi, P.O: Tilshunia, 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	:	LATE, MAYA RANI DAS
(iii) Father's name	:	LATE, RAMENDRA CHANDRA DAS
(iv) GB member's info	:	Branch: Kapashia, Centre # 19 (Female), Member ID: 1321/1, Group No: 01 Member since: 20/05/2006 to 2011 (05 Years) First Loan: BDT 5,000 /-, Existing Loan: 15,000/- Outstanding Loan: Nil
Further Information:		
(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

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	:	04 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.	:	01856-589121
Family's Contact No.	:	01749-397347
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE, MAYA RANI DAS joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYA C OSMETICS
Location	:	Banik Market, Kapashia, Gazipur
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 70% Required Investment BDT 70,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 07 ft = 70 sq. ft
Security of the shop	:	BDT 40,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Shampoo, Soap, Oil, Face Wash, Snow Powder, Body Spray, Perfume etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Chak Bazar.▪Agreed grace period is 3 months.

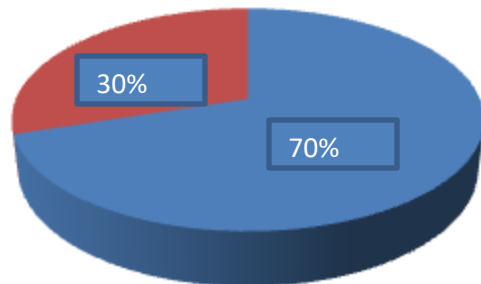
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Shampoo, Soap, Oil, Face Wash, Snow Powder, Body Spray, Perfume, Wedding Materials, Birthday Materials, Jewellery, Make up Items etc.	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Shampoo, Soap, Oil, Face Wash, Snow Powder, Body Spray, Perfume, Wedding Materials, Birthday Materials, Jewellery, Make up Items etc.	1500	45,000	5,40,000
Total variable Expense (B)	1500	45,000	5,40,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		1700	20,400
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		120	1,440
Salary (self)		5000	60,000
Total fixed Cost (D)		8,070	96,840
Net Profit (E) [C-D]		6,930	83,160

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Shampoo	50	180	9,000	-	-	-	9,000
Soap	60	70	4,200	60	70	4,200	8,400
Oil	50	150	7,500	50	150	7,500	15,000
Cream	60	250	15,000	60	250	15,000	30,000
Face Wash	80	120	9,600	80	120	9,600	19,200
Snow Powder	60	150	9,000	60	150	9,000	18,000
Body Spray/Perfume	50	200	10,000	50	200	10,000	20,000
Perse/Bag	20	450	9,000	20	450	9,000	18,000
Wedding Materials	-	-	5,000	-	-	-	5,000
Senora	40	150	6,000	-	-	-	6,000
Jewellery	-	-	25,000	-	-	5,000	30,000
Show Piece	-	-	3,000	-	-	-	3,000
Other Items	-	-	7,700	-	-	700	8,400
Security			40,000				40,000
Total			1,60,000			70,000	2,30,000



- Entrepreneur's Contribution- 1,60,000
- Investor's Investment- 70,000
- Total Investment-2,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Shampoo, Soap, Oil, Face Wash, Powder, Body Spray, Perfume, Jewellery, Make up Items etc.	2,700	81,000	9,72,000	10,20,600	10,71,630
Total Sales (A)	2,700	81,000	9,72,000	10,20,600	10,71,630
Less. Variable Expense					
Shampoo, Soap, Oil, Face Wash, Powder, Body Spray, Perfume, Jewellery, Make up Items etc.	2,025	60,750	7,29,000	7,65,450	8,03,723
Total variable Expense (B)	2,025	60,750	7,29,000	7,65,450	8,03,723
Contribution Margin (CM) [C=(A-B)]	675	20,250	2,43,000	2,55,150	2,67,907
Less. Fixed Expense					
Rent		1,700	20,400	20,400	20,400
Electricity Bill		300	3,600	3,800	4,000
Transportation		800	9,600	10,500	11,500
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		120	1,440	1,440	1,440
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,420	1,01,040	1,02,440	1,03,840
Net Profit (E) [C-D]		11,830	1,41,960	1,52,710	1,64,067
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,41,960	1,52,710	1,64,067
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,13,960	2,38,670
	Total Cash Inflow	2,11,960	2,66,670	4,02,737
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,13,960	2,38,670	3,74,737

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



প্রাথমিক সাক্ষরতা
সংসদ

প্রাথমিক শক্তি সা

প্রস্তাবিত নবীন উদ্দেশ্য

নাম:

স্বাধীন কংগ্রেস

নাম:

স্বাধীন কংগ্রেস

সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্বাধীন চন্দ্র দাস

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জন্ম তারিখ: ১৫/০২/১৯





FAMILY PICTURE

