

Proposed NU Business Name: **MAA COSMETICS & TELECOM**



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Bashon Unit, Dhaka

Project verified by: Md Rafiqul Islam



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

Name	:	<b>MD HAFIZUL ISLAM NAYAN</b>
Age	:	01-05-1995 (20 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Naojor, P.O: Kodda bazar, P.S: Joydevpur, 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	:	<b>HASINA AKTER</b>
(iii) Father's name	:	<b>MD BABUL</b>
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 94 (Female), Member ID: 5631, Group No: 03 Member since: 14-12-1992 (22 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 4,00,000 Outstanding loan: 3,17,650
(v) Who pays GB loan installment	:	Mother
(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	:	One years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924850315
Father Contact No.	:	01711517950
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

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

Hasina Akter is a member of Grameen Bank since 22 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in firewood business and building house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA COSMETICS &amp; TELECOM</b>
Location	:	Alekjan School Market, Naojor Bazar, Gazipur
Total Investment in BDT	:	BDT 5,85,000
Financing	:	Self BDT 4,35,000 (from existing business) 74% Required Investment BDT 1,50,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Body Lotion, Deodorant, Powder, Hair and Body Cream, Body spray, Shampoo, Soap, Mobile accessories, etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity, one employee will be appointed.</li><li>▪Collects goods from Tongi, Chawkbazar, Dhaka.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

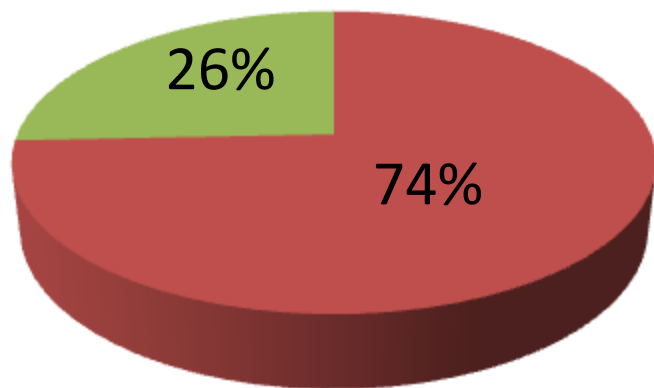
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Body Lotion, Deodorant, Powder, Hair and Body Cream, Body spray, Shampoo, Soap, Mobile accessories, etc.	3,000	90,000	1,080,000
Song Load to mobile	200	6,000	72,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Less. Variable Expense</b>			
Body Lotion, Deodorant, Powder, Hair and Body Cream, Body spray, Shampoo, Soap, Mobile accessories, etc.	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		800	9,600
Generator Bill		600	7,200
Mobile Bill		200	2,400
Transportation		1,000	12,000
Entertainment		500	6,000
Salary (Self)		6,000	72,000
Guard		150	1,800
<b>Total fixed Cost (D)</b>		<b>12,250</b>	<b>147,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,250</b>	<b>87,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Body Lotion, Deodorant, Powder, Hair and Body Cream, Body spray, Shampoo, Soap, Mobile accessories, etc.	1,55,000	1,50,000	3,05,000
Fixed Assets	80,000	-	80,000
Security	2,00,000	-	2,00,000
<b>Total</b>	<b>4,35,000</b>	<b>1,50,000</b>	<b>5,85,000</b>

## Source of Finance



- Entrepreneur's Contribution 435,000
- Investor's Investment 150,000
- Total 585,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Body Lotion, Deodorant, Powder, Hair and Body Cream, Body spray, Shampoo, Soap, Mobile accessories, etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Song Load to mobile	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Less. Variable Expense</b>					
Body Lotion, Deodorant, Powder, Hair and Body Cream, Body spray, Shampoo, Soap, Mobile accessories, etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		800	9,600	10,080	10,584
Generator Bill		600	7,200	7,560	7,938
Mobile Bill		400	4,800	5,040	5,292
Entertainment		500	6,000	6,300	6,615
Transportation		1,500	18,000	18,900	19,845
Salary (self)		6,000	72,000	120,000	120,000
Salary (staff)		3,000	36,000	36,000	36,000
Guard		150	1,800	1,890	1,985
<b>Total Fixed Cost</b>		<b>15,950</b>	<b>191,400</b>	<b>200,970</b>	<b>211,019</b>
<b>Net Profit (E) [C-D]</b>		<b>14,050</b>	<b>168,600</b>	<b>177,030</b>	<b>185,882</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	168,600	177,030	185,882
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,600	225,630
	<b>Total Cash Inflow</b>	<b>318,600</b>	<b>285,630</b>	<b>411,512</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>108,600</b>	<b>225,630</b>	<b>351,512</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 01 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  
Local competitors;

Pictures







Advertisement for Asha featuring a woman on a bicycle. The text includes "Asha" in large letters, "3rd 50th Anniversary", and "Happy New Year". There are also logos for Asha and another brand.

Advertisement for a mobile service featuring a woman on a phone. The text includes "HAPPY NEW YEAR", "44-1-2#", and "100%".

Advertisement for a product featuring a red and white striped design and the text "#999#".









आमला प्रवाही  
रवि  
तकृत प्रवर्धक  
अवि'र आकषि'ण पाक  
रवि हकल कभरी'ण



আলেকজান

কুল মার্কেট,  
নাওজের,  
গাজাপুর.





# FAMILY PICTURE

