

## Proposed NU Business Name: **TIA COSMETICS**



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Elenga Unit, Tangail

Project verified by: Md Rofiqul Islam



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

Name	:	<b>MD KHALILUR RAHAMAN</b>
Age	:	06-06-1982 (33 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Silimpur P.O: Kalihati P.S: Kalihati Dist: Tangail
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>ALEKJAN</b>
(iii) Father's name	:	<b>MD ANSAR ALI</b>
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 80 (Female), Member ID: 7275, Group No: 04 Member since: 22-04-2004 (11 Years) First loan: 3,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Nine years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-045863
Father Contact No.	:	01772-008547
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

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

Alekjan is a member of Grameen Bank since 11. years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and her younger son business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TIA COSMETICS</b>
Location	:	Kalihati bus stand, Kalihati, Tangail
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing cosmetics like; Hair oil, Body lotion, Soap, Fairness cream, Face wash, Powder, Perfume, Brace late, Lace, Mirror, Comb, Make up box, Shampoo, Hair band, Imitation etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Chalkbazaar.</li><li>▪Agreed grace period is 4 months.</li></ul>

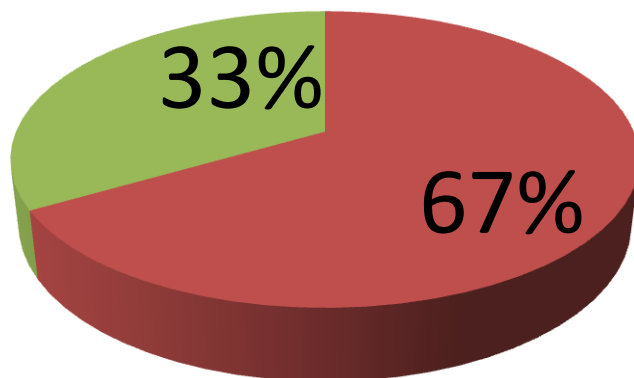
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hair oil, Body lotion, Soap, Fairness cream, Face wash, Powder, Perfume, Brace late, Lace, Mirror, Comb, Make up box, Shampoo, Hair band, Imitation etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Hair oil, Body lotion, Soap, Fairness cream, Face wash, Powder, Perfume, Brace late, Lace, Mirror, Comb, Make up box, Shampoo, Hair band, Imitation etc	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Others		100	1,200
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>108,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>108,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hair oil, Body lotion, Soap	80,000	50,000	1,30,000
Fairness cream, Face wash, Powder, Perfume, Brace late, Lace, Mirror	80,000	50,000	1,30,000
Hair brush, Make up box, Shampoo, Hair band, Imitation etc	1,00,000	50,000	1,50,000
Security	40,000	-	40,000
<b>Total</b>	<b>3,00,000</b>	<b>1,50,000</b>	<b>4,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Hair oil, Body lotion, Soap, Fairness cream, Face wash, Powder, Perfume, Brace late, Lace, Mirror, Comb, Make up box, Shampoo, Hair band, Imitation etc	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Hair oil, Body lotion, Soap, Fairness cream, Face wash, Powder, Perfume, Brace late, Lace, Mirror, Comb, Make up box, Shampoo, Hair band, Imitation etc	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</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		2,000	24,000	24,000	24,000
Electricity Bill		200	2,400	3,000	3,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,200	5,500
Others		100	1,200	1,600	1,800
<b>Total Fixed Cost</b>		<b>13,750</b>	<b>165,000</b>	<b>168,800</b>	<b>172,300</b>
<b>Net Profit (E) [C-D]</b>		<b>16,250</b>	<b>195,000</b>	<b>209,200</b>	<b>224,600</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	195,000	209,200	224,600
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		135,000	284,200
	<b>Total Cash Inflow</b>	<b>345,000</b>	<b>344,200</b>	<b>508,800</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>135,000</b>	<b>284,200</b>	<b>448,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

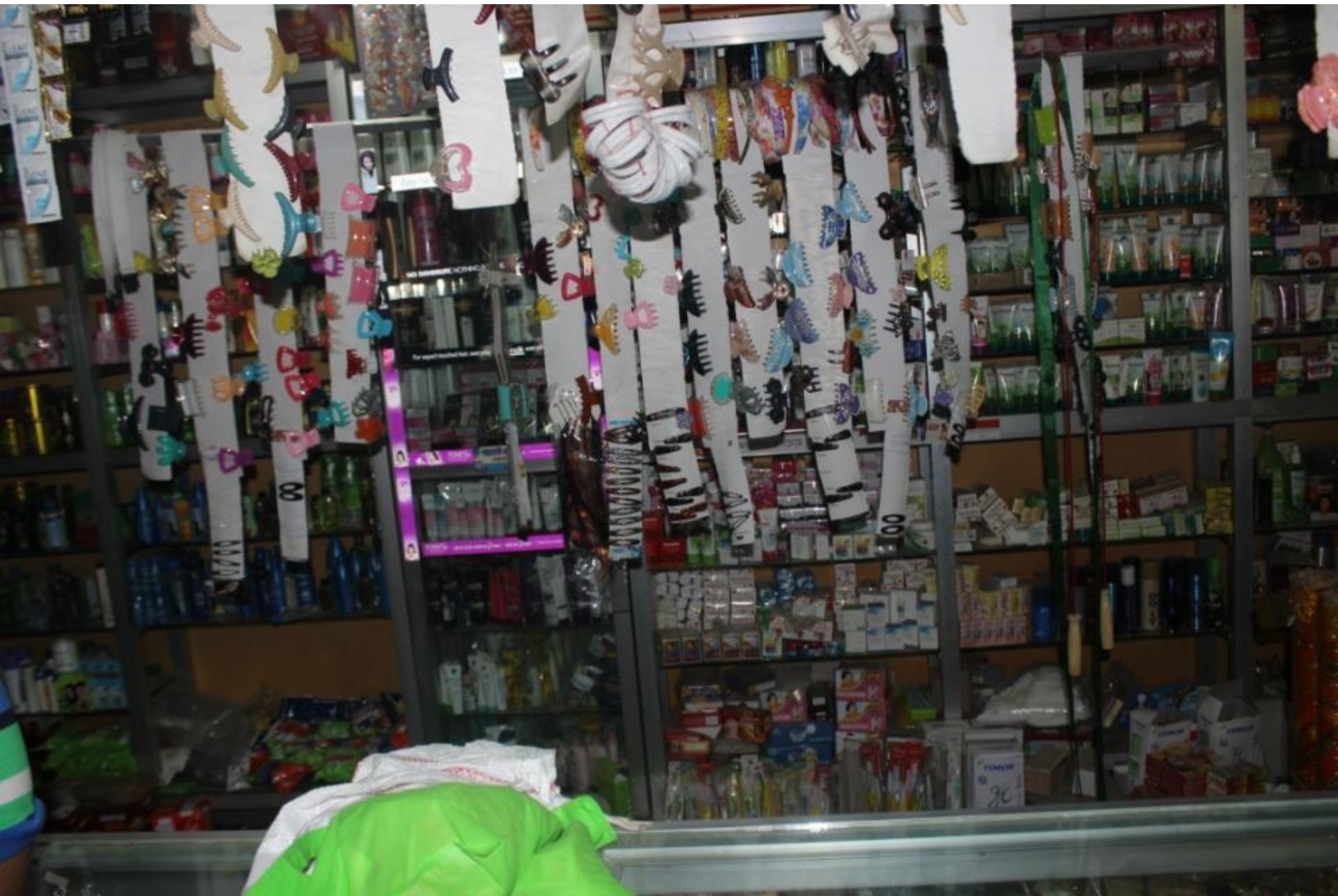
Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







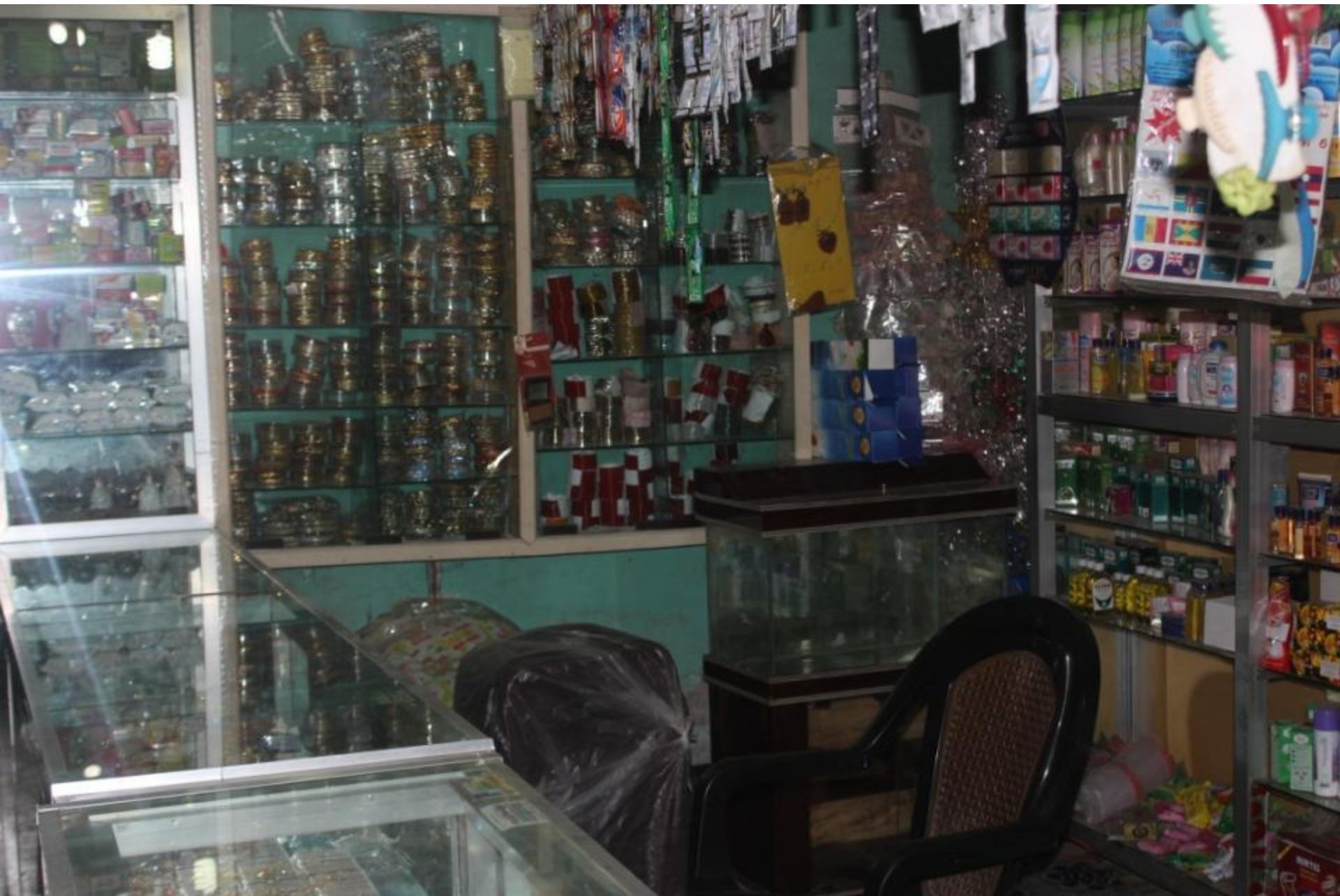
























# FAMILY PICTURE

