

SUMAIYA COSMETICS AND GENERAL STORE



Project identification by: Sohel Mollah, Jamorkee Unit, Tangail

Project prepared by: Md Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RABIN MIAH
Age	:	10-06-1989 (26 Years)
Education, till to date	:	Class Seven
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Jamurkee P.O: Jamarkee P.S: Mirjapur 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	:	RASHED BEGUM
(iii) Father's name	:	ASLAM MIA
(iv) GB member's info	:	Branch: Jamorkee Centre # 42 (Female), Member ID: 6822/1, Group No: 11 Member since: 21-03-2007 (08 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 80,000 Outstanding loan: BDT 11,985
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Vegetables selling)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-926162
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rasheda Begum is a member of Grameen Bank since 08 years. At first she took 5,000 taka loan from Grameen Bank. Rasheda Begum gradually took loan from GB. Utilize loan in her husband vegetables selling business. She made two tin shed building.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMAIYA COSMETICS AND GENERAL STORE
Location	:	Jamurkee bus stand, Mirjapur, Tangail
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 43% Required Investment BDT 1,50,000 (as equity) 57%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Chanachur, Soft drinks, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

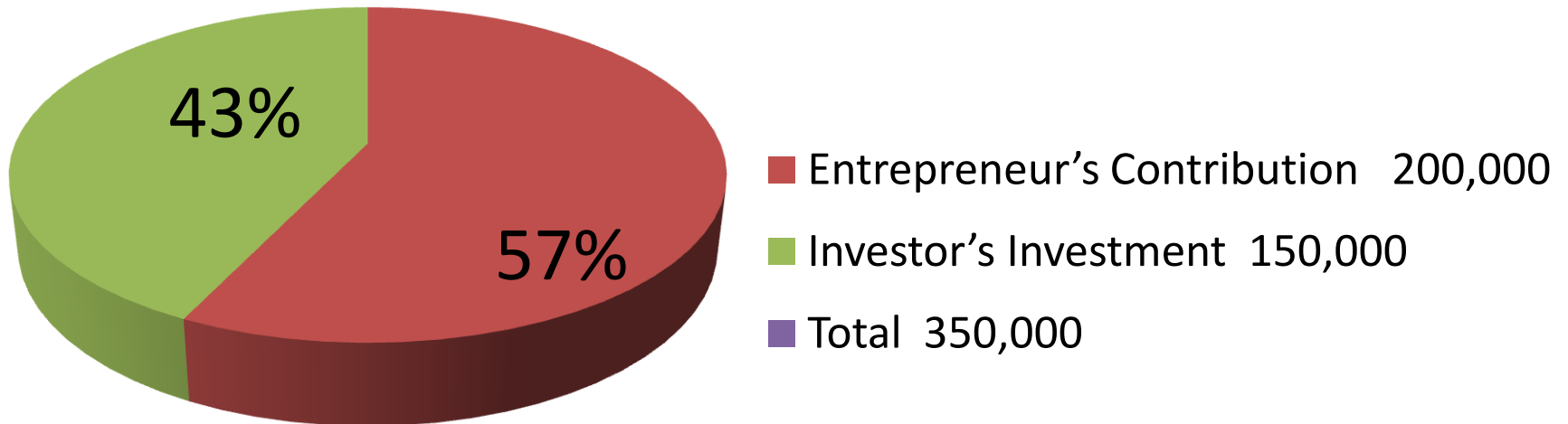
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		1,200	14,400
Generator Bill		100	1,200
Mobile Bill		300	3,600
Entertainment		200	2,400
Transportation		500	6,000
Guard		100	1,200
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Total fixed Cost (D)		11,900	142,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics etc.	1,35,000	1,50,000	2,85,000
Fridge	15,000	-	15,000
Security	50,000	-	50,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics etc	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		1,200	14,400	15,500	16,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Entertainment		250	3,000	4,000	4,500
Transportation		800	9,600	10,500	11,500
Guard		100	1,200	1,500	1,700
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,500	42,000	42,000	42,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		14,150	169,800	173,500	176,700
Net Profit (E) [C-D]		12,850	154,200	166,700	180,510
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	154,200	166,700	180,510
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
	Opening Balance of Cash			
1.4	Surplus		97,200	206,900
	Total Cash Inflow	307,200	266,900	390,410
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	97,200	206,900	330,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures

















FAMILY PICTURE

