

Proposed NU Business Name: **EMON COSMETICS**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED ALI
Age	:	27-07-1987 (28 Years)
Education, till to date	:	Class Five
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	4 Brothers & 2 Sisters
Address	:	Vill: Maizgao, P.O: Poshibazaar, P.S: Rupgonj, Dist: Narayangonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMUN NESHA
(iii) Father's name	:	ASHKAR ALI
(iv) GB member's info	:	Branch: Rupgonj , Centre # 65 (Female), Member ID: 3947/1, Group No: 05 Member since: 11-08-2010 (05 Years) First loan: BDT 10,000 /-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 8,500/-
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-853564
Family's Contact No.	:	01920-405636
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMUN NESHA joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	EMON COSMETICS
Location	:	Ichapur Bazaar, Rupgonj, Narayangonj
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 56% Required Investment BDT 2,00,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 168 square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Body lotion, Fairness Cream, Soap, Tooth Paste, Oil, Body spray etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Narayangonj. ▪Agreed grace period is 4 months.

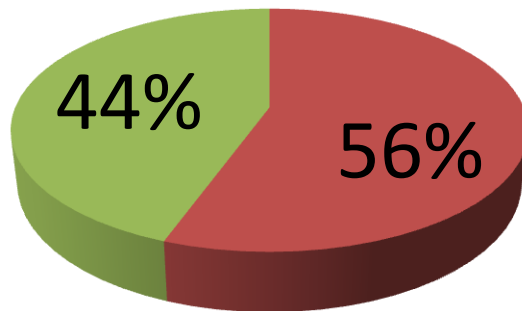
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	6,150	184,500	2,214,000
Total Sales (A)	6,150	184,500	2,214,000
Less. Variable Expense			
Cosmetics	5,228	156,825	1,881,900
Total variable Expense (B)	5,228	156,825	1,881,900
Contribution Margin (CM) [C=(A-B)]	923	27,675	332,100
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		2,000	24,000
Salary (staff)		7,000	84,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		300	3,600
Guard		150	1,800
Total fixed Cost (D)		18,950	227,400
Net Profit (E) [C-D]		8,725	104,700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lotion (170 x 300)	51,000	30,000	81,000
Fairness Cream (55 x 100)	5,500	15,000	20,500
Vaseline (45 x 250)	11,250	20,000	31,250
Tooth Paste (55 x 150)	8,250	15,000	23,250
Soap (24 x 400)	9,600	20,000	29,600
Shampoo (120 x 150)	18,000	25,000	43,000
Oil (150 x 60)	9,000	2,000	11,000
Shaving Cream (180 x 40)	7,200	2,000	9,200
Body Spray (170 x 80)	13,600	15,000	28,600
Imitation Item	81,600	52,000	133,600
Soft Drinks	5,000	2,000	7,000
Bakery Item	5,000	2,000	7,000
Showcase (4)	25,000	-	25,000
Total	250,000	200,000	450,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics	9,200	276,000	3,312,000	3,477,600
Total Sales (A)	9,200	276,000	3,312,000	3,477,600
Less. Variable Expense				
Cosmetics	7,820	234,600	2,815,200	2,955,960
Total variable Expense (B)	7,820	234,600	2,815,200	2,955,960
Contribution Margin (CM) [C=(A-B)]	1,380	41,400	496,800	521,640
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		2,000	24,000	25,000
Salary (staff)		10,000	120,000	120,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		300	3,600	4,000
Guard		150	1,800	2,000
Non Cash Item				
Depreciation		208	2,500	2,500
Total Fixed Cost		22,758	273,100	277,500
Net Profit (E) [C-D]		18,642	223,700	244,140
Investment Payback			120,000	120,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	200,000	
1.2	Net Profit	223,700	244,140
1.3	Depreciation (Non cash item)	2,500	2,500
1.4	Opening Balance of Cash Surplus		106,200
	Total Cash Inflow	426,200	352,840
2	Cash Outflow		
2.1	Purchase of Product	200,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000
	Total Cash Outflow	320,000	120,000
3	Net Cash Surplus	106,200	232,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 08 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





07-9800-696679
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हमारे दुकानों में आपको सभी प्रकार के सामान मिलेंगे।
हमारे दुकानों में आपको सस्ते दामों पर सामान मिलेगा।
हमारे दुकानों में आपको सही गुणवत्ता का सामान मिलेगा।
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোহাম্মাদ আলী
Name: Mohammed Ali

পিতা: আশকর আলী

মাতা: রহিমুন নেছা

Date of Birth: 27 Jul 1987

ID NO: 6716879766830

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মাইবাগাঁও, মাইবাগাঁও, ডাকঘর: পশিবাঙ্গার - ১৪৬০, রূপগঞ্জ,
নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২১/০৮/২০০৮



FAMILY PICTURE

