

Proposed NU Business Name: **ALIF COSMETICS**



Project identification and prepared by: MD. Shahinur Rahman,
Bogra Sadar Unit, Bogra

Project verified by: MD. Mojaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONIRUZZAMAN HOSSAIN
Age	:	22-02-1987 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	-
Address	:	Vill: Vandar paika, P.O: Madola, P.S: Bogura Sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAHERA BEGUM
(iii) Father's name	:	MD. MOSTAFIZUR RAHMAN PRAMANIK
(iv) GB member's info	:	Branch: Shahjahanpur, Centre # 28(Female), Member ID: 2152/1; No:06 Member since: 02-03-2008(07 Years) First loan: -10000 taka.
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 11300
(v) Who pays GB loan installment	:	Younger brother
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-878212
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHERA BEGUM joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALIF COSMETICS
Location	:	Churipotti market
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 230,000/-(from existing business) 61% Required Investment BDT 1,50,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	05 ft x 06 ft= 30 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Collects goods from Dhaka, Chalkbazar.▪Agreed grace period is 3 months.

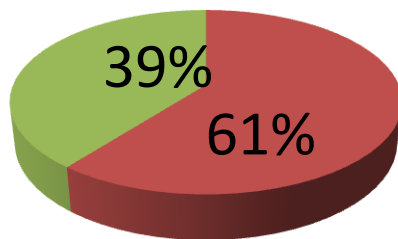
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics Item	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Cosmetics Item	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		700	8,400
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		1,500	18,000
Salary (staff)		2,000	24,000
Total fixed Cost (D)		13,200	158,400
Net Profit (E) [C-D]		7,050	84,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Coconut Oil (200 x 150)	30,000	0	30,000
Once (200 x 180)	36,000	0	36,000
Fairness Cream (180 x 165)	29,700	0	29,700
Shampoo (50 x 450)	22,500	0	22,500
Soap (208 x 620)	12,896	0	12,896
Body Spray (400 x 150)	60,000	0	60,000
Powder, Paste (200 x 60)	12,000	0	12,000
Make up item (30 x 350)	10,500	0	10,500
Lipstick, Bracelate etc	16,404	1,360	17,764
Indian Ponds Cream (5 x 4080)	0	20,400	20,400
Ponds Large Cream (5 x 7440)	0	37,200	37,200
Ponds Face Wash 50gm (5 x 9408)	0	47,040	47,040
Ponds Face Wash 100gm (5 x 8880)	0	44,000	44,000
Total	230,000	150,000	380,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 150,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics Item	6,100	183,000	2,196,000	2,305,800
Total Sales (A)	6,100	183,000	2,196,000	2,305,800
Less. Variable Expense				
Cosmetics Item	5,185	155,550	1,866,600	1,959,930
Total variable Expense (B)	5,185	155,550	1,866,600	1,959,930
Contribution Margin (CM) [C=(A-B)]	915	27,450	329,400	345,870
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		700	8,400	9,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	7,000
Transportation		2,000	24,000	26,000
Salary (staff)		2,000	24,000	24,000
Total Fixed Cost		13,800	165,600	170,000
Net Profit (E) [C-D]		13,650	163,800	175,870
Investment Payback			90,000	90,000

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	150,000	
1.2	Net Profit	163,800	175,870
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		73,800
	Total Cash Inflow	313,800	249,670
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	73,800	159,670

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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

আলফ কস্‌মেটিক্স

এখানে বিবাহের পাগড়ী, শরওয়ানী, নাগরী, গায়ে হলুদ, বাসরঘর, জন্মদিন সাজা
করির সামগ্রী ও উচ্চমানের তৈরি দেশি বিদেশী প্রসাধনী বাইকারী ও খুচরা বিক্রয়
সুইডপাউন্ড মার্কেট (হেনং গলি) দোকান নং













FAMILY PICTURE

