

Proposed NU Business Name: **NEW SALBAN COSMETICS AND DIGITAL STUDIO**



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Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. HARUNUR RASHID |
| Age | : | 01-01-1989(29 Years) |
| Education, till to date | : | S.S.C Pass |
| Marital status | : | Married |
| Children | : | No |
| No. of siblings: | : | 01 Brother 02 sisters |
| Address | : | Vill: Banihabari, P.O : koraleha , P.S: modhupur, 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 | : | MST. SELENA BEGUM |
| (iii) Father's name | : | MD.SULTAN MIA |
| (iv) GB member's info | : | Branch: Sandanpur, Centre # 51 (male), Member ID: 5834/1, Group No: 03 Member since: 05-03-2010 (05 Years) First loan: 10,000 taka. Existing loan: 13,000 taka Outstanding loan: 000 taka. |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Son |
| (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 | : | 07 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01731-196160 |
| Mother's Contact No. | : | 01739-467474 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SELENA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

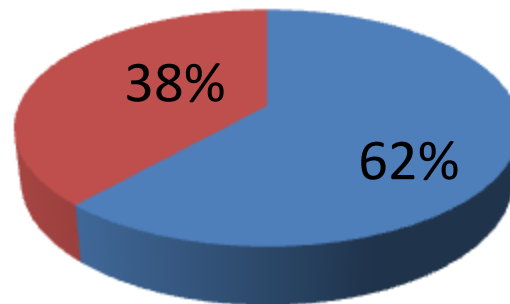
| | | |
|---|---|--|
| Business Name | : | NEW SALBAN COSMETICS AND DIGITAL STUDIO |
| Location | : | Koraleha bazar,modhupur,Tangail. |
| Total Investment in BDT | : | BDT :130,000/- |
| Financing | : | Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000(as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20ft x 15ft= 300square ft |
| Security of the shop | : | 30,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wood,vanbody,sokej,alamari,khat,sitebox etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|----------------|
| Revnue (Sale) | | | |
| soaf, crime,wheel powder,bag,others | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 90000 | 1080000 |
| Less Variable Expense (B) | | | 0 |
| soaf, crime,wheel powder,bag,others | 2550 | 76500 | 918000 |
| Total Variable Expense | 2550 | 76500 | 918000 |
| Contributon Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Fixed Expense | | | |
| Rent | | 1000 | 12000 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 300 | 3600 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 150 | 1800 |
| Generator | | 200 | 2400 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 7850 | 94200 |
| Net Profit (E)= [C-D] | | 5650 | 67800 |

Investment Breakdown

| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
|-------------------------|----------|-------|---------------|---------------|----------|-------|---------------|----------------|
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| soaf | 3 | 2000 | 6000 | soaf | 3 | 2000 | 6,000 | 12,000 |
| crime | 100 | 90 | 9000 | crime | 100 | 90 | 9,000 | 18,000 |
| gift shet | 4 | 200 | 800 | gift | 20 | 400 | 8,000 | 8,800 |
| gift shet | 15 | 600 | 9000 | wheel powder | 2 | 2500 | 5,000 | 14,000 |
| wheel powder | 1 | 2500 | 2500 | bag | 30 | 500 | 15,000 | 17,500 |
| bag | 10 | 500 | 5000 | glacerain | 40 | 70 | 2,800 | 7,800 |
| lotain | 40 | 70 | 2800 | | 0 | 0 | 0 | 2,800 |
| glacerain | 4 | 1920 | 7680 | | 0 | 0 | 0 | 7,680 |
| | 0 | | 0 | | | | 0 | 0 |
| Others | | | 7220 | Others | | 0 | 4,200 | 11,420 |
| Security of Shop | | | 30000 | | | | | 30,000 |
| Machinaries | | | | | | | | 0 |
| Total | | | 80,000 | | | | 50,000 | 130,000 |



- Entrepreneur's contibution 80000
- Investor's Investment 50000
- Total 130000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 |
|--|-------------|---------------|----------------|----------------|
| Revenue(Sales) | | | | |
| soaf, crime,wheel powder,bag,others | 4000 | 120000 | 1440000 | 1512000 |
| Total Sales(A) | 4000 | 120000 | 1440000 | 1512000 |
| Less Variable Expense (B) | | | | |
| soaf, crime,wheel powder,bag,others | 3200 | 96000 | 1152000 | 1209600 |
| Total Variable Expense | 3200 | 96000 | 1152000 | 1209600 |
| Contributon Margin (CM) [C=(A-B)] | 800 | 24000 | 288000 | 302400 |
| Less Fixed Expense | | | | |
| Rent | | 1000 | 12000 | 12000 |
| Electric Bill | | 500 | 6000 | 72000 |
| Transportaion | | 300 | 3600 | 3780 |
| Salary (Self) | | 5000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 |
| Guard | | 150 | 1800 | 1800 |
| Generator | | 200 | 2400 | 2400 |
| Mobile Bill | | 500 | 6000 | 0 |
| Total Fixed Cost (D) | | 7850 | 91800 | 151980 |
| Net Profit (E)= [C-D] | | 16150 | 193800 | 203490 |
| Investment Pay Back | | | 30,000 | 30,000 |

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

| <i>SI #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 193,800 | 203490 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 163800 |
| | Total Cash Inflow | 243,800 | 367,290 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 50,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 163,800 | 337,290 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; koraleha bazar,modhupur,
Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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শালবন

কসমোটিকস্

শ্রোঃ মোঃ হারুন

আব. রশিদ
কর্কট











FAMILY PICTURE

