

**Proposed NU Business Name: DUTARA COSMETICS & JAYA
ELECTRONICS**



Project identification and prepared by: Pronob Kumar
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Brief Bio of The Proposed Nobin Udyokta

Name	:	GOKUL SARKAR
Age	:	10-04-1983 (35Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	N/A.
No. of siblings:	:	2 Brother.
Address	:	Vill:Solkuria ,P.O: Putiajani ,P.S:Delduar, 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	:	Joy Rani Sarkar
(iii) Father's name	:	Golok Chandra Sarkar
(iv) GB member's info	:	Branch: Jamurki, Centre #2 (Female), Member ID:1907 , Group No: 05 Member since: 08-12-2010 (08 Years) First loan: BDT = 5,000/- Last Loan = 30,000/-
Further Information:	:	Outstanding loan:= 18,800/-
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	08 years of business experience.
Own Business 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.	:	01729-845184
Family's Contact No.	:	01689-196379
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Joy Rani Sarkar joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DUTARA COSMETICS & JAYA ELECTRONICS
Location	:	Solkuria bazar,Lauhati,Tangail.
Total Investment in BDT	:	BDT 2,65,000/-
Financing	:	Self BDT 1,85,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x20 ft= 400 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cosmetics products,gift products,Electric Item etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is won . ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
. Cosmetics item,electronics item etc.	4,000	120,000	1,440,000
		0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Cosmetics item,electronics item 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		0	0
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		100	1,200
Generator		0	0
Mobile Bill		500	6,000
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

	Existing			Particulars	Proposed			Proposed Total	
	Quantity	Unit Price	Price		Quantity	Unit Price	Price		
1	cosmetics	500	50	25000	cosmetics			40,000	65,000
2	ladies sandal	50	150	7500	electronics product			40,000	47,500
3	gift box	20	300	6000				0	6,000
4	selling fan	6	2000	12000				0	12,000
5	table fan	4	5000	20000				0	20,000
.	cable	4	1200	4800				0	4,800
7	switch,socket,holder	200	20	4000				0	4,000
8	sound box	4	20000	80000				0	80,000
9				0				0	0
10				0					0
11									0
12	freeze	1	15000	15000					15,000
13									5,300
14	other			10700					10,700
	Total			185,000				80,000	265,000

Entrepreneur's contibution

Investor's Investment

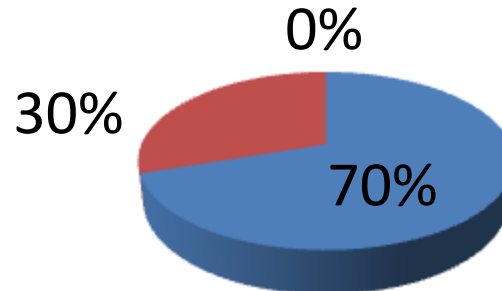
Total

Source of Finance

■ Entrepreneur's contibution 185000

■ Investor's Investment 80000

■ Total 265000



Financial Projection

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
rice.dal.oil.soap,soft drinks etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
		0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
mobile battery,charger,memory,flexiload etc	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150	267,908
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		550	6,600	6,930	7,277
Transportation		2,200	26,400	27,720	29,106
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		550	6,600	6,930	7,277
Graud Bill		110	1,320	1,386	1,455
Generator Bill		0	0	0	0
Mobile Bill		525	6,300	6,615	6,946
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,935	107,220	109,581	112,060
Net Profit (E) [C-D]		11,315	135,780	145,569	155,847
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	135,780	145,569	155,847
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,780	217,349
	Total Cash Inflow	215,780	249,349	373,196
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	103,780	217,349	341,196

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0` Others:0
Experience & Skill : 08 Years
Own Business : 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







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FAMILY PICTURE