

Proposed NU Business Name: **BHAI BHAI COSMETICS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	KHUSHI MOHON BOWMIK
Age	:	02-03-1985 (31 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers
Address	:	Vill: Khilda P.O: Bangda, P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHUBASHINI BOWMIK
(iii) Father's name	:	GOWROCHONDRA BOWMIK
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 07(male), Member ID: 1475, Group No: 02 Member since: 09-04-1985 (30 Years) First loan: BDT 1500/-
Further Information:		Existing loan: BDT 00/- Outstanding loan: BDT 00/-
(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	:	Fiveyears experience in running business. He hasTwo years training
Other Own/Family Sources of Income	:	Fathers Business
Other Own/Family Sources of Liabilities	:	Null
Entrepreneur Contact No.	:	00
Mother's Contact No.	:	00
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOWROCHANDRA BOWMIK joined Grameen Bank since 30 years ago. At first He took 1500 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI COSMETICS
Location	:	Bugutia Bazar, Kalihati,Tangail.
Total Investment in BDT	:	BDT 1,96,000
Financing	:	Self BDT 96,000(from existing business) 49% Required Investment BDT 1,00,000(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Soap,emitation lotion,oil,lipjel,body spray,chain,perfume etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Bugutia Bazar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soap, imitation, lotion, oil, lipjel etc.	2400	72000	864000
Total Sales (A)	2400	72000	864000
Less Variable Expense			
Soap, imitation, lotion, oil, lipjel etc.	1920	57600	691200
Total variable Expense (B)	1,920	57600	691200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		800	9600
Electricity bill		300	3600
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		400	4800
Mobile bill		200	2400
Total fixed cost (D)		7,500	90000
Net Profit (E)= [C-D]		6,900	82800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lotion	10200	10200	20400
Soap,Face cream,Lipjel,Body spray	28000	46,200	74,200
Oil,Meril,chain,	12000	9600	21600
Ornaments	10000	34000	44000
Lipkush,Perfume,ring	8500		8500
Body spray,lipstick,	13000		13000
Face cream	14300		14300
Total	96000	100000	196000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soap, imitation, lotion, oil, lipjel etc.	3500	105000	1260000	1323000
Item				
Total Sales (A)	3500	105000	1260000	1323000
Less Variable Expense				
Soap, imitation, lotion, oil, lipjel etc.	2800	84000	1008000	1058400
Item				
Total variable Expense (B)	2,800	84000	1008000	1058400
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600
Less Variable Expense				
Rent		800	9,600	30,000
Electricity bill		300	3600	5000
Transportation		1,000	12000	19,000
Salary (Self)		5000	60000	60000
Entertainment		400	4800	4800
Mobile bill		300	3600	5000
Total fixed cost (D)		7,800	93600	123,800
Net Profit (E)= [C-D]		13200	158400	140,800
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	158,400	140,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		98,400
	Total Cash Inflow	258400	239200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	98,400	179200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

