

## Proposed NU Business Name: **F R COSMETICS AND VARIETY STORE**



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Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD FARHAD ALI</b>
Age	:	21-10-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Tetulia Danga, P.O: Dorshon Para, P.S: Poba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. SETARA BEGUM</b>
(iii) Father's name	:	<b>MD HARUN SEIKH</b>
(iv) GB member's info	:	Branch: Gokri Godagari; Centre # 73 (Female), Member ID: 8776, Group No: 04 Member since: 13-04-2008 to 20013(13Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	7 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.	:	01722-629238
Mother's Contact No.	:	01731-926655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SETARA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>F R COSMETICS AND VARIETY STORE</b>
Location	:	Kakon Hat, Rajshahi
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 175,000/-(from existing business) 64% Required Investment BDT 100,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

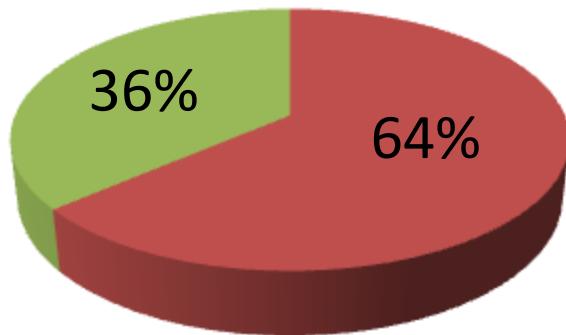
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics Item	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Less. Variable Expense</b>			
Cosmetics Item	2,720	81,600	979,200
<b>Total variable Expense (B)</b>	<b>2,720</b>	<b>81,600</b>	<b>979,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		400	4,800
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		600	7,200
Entertainment		500	6,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,800</b>	<b>69,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bag	170	500	85,000	83	500	41,500	126,500
Oil	25	100	2,500	100	100	10,000	12,500
Soap	60	35	2,100	100	35	3,500	5,600
Cosmetics	280	100	28,000	200	100	20,000	48,000
Stationery	300	100	30,000	50	100	5,000	35,000
City Gold	274	100	27,400	200	100	20,000	47,400
<b>Total</b>	<b>1109</b>		<b>175,000</b>	<b>733</b>		<b>100,000</b>	<b>275,000</b>

## Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 100,000
- Total 275,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cosmetics Item	4,500	135,000	1,620,000	1,701,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>
<b>Less. Variable Expense</b>				
Cosmetics Item	3,825	114,750	1,377,000	1,445,850
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>	<b>1,445,850</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>	<b>255,150</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18,000
Electricity Bill		400	4,800	5,500
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		900	10,800	12,500
Entertainment		500	6,000	7,000
Guard		100	1,200	1,200
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>108,000</b>	<b>112,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,250</b>	<b>135,000</b>	<b>142,950</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	135,000	142,950
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		75,000
	<b>Total Cash Inflow</b>	<b>235,000</b>	<b>217,950</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,000</b>	<b>157,950</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

