

## Proposed NU Business Name: **MOU COSMETIC**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. ALAMGIR HOSSAIN</b>
Age	:	17-12-1994 (21 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brother
Address	:	Vill: Boroil , P.O: Durgapur, P.S: Durgapur 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>MST. SALEHA BEGPM</b>
(iii) Father's name	:	<b>ALIMUDDIN THANDAR</b>
(iv) GB member's info	:	Branch: Nowpara, Durgapur ,Centre # 31 (Female), Member ID: 3661, Group No: 07 Member since: 2000(15 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 0
(v) Who pays GB loan installment	:	No
(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	:	15 years experience in running business. He has 9 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-507422
Father's Contact No.	:	01724-982494
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SALEHA BEGOM** joined Grameen Bank since 15 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	:	MOU COSMETIC
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 148,000/-
Financing	:	Self BDT 88,000/-(from existing business) 59% Required Investment BDT 60,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT -5,000/-
Proposed Salary	:	BDT -5,000/-
Size of shop	:	07 ft x 10ft= 70 square ft
Security of the shop	:	BDT - 00/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Cosmetic Item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

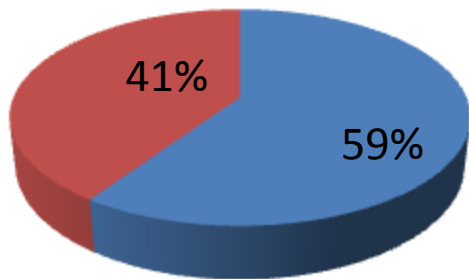
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetic Item	3,000	90,000	1080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1080,000</b>
<b>Less. Variable Expense</b>			
Cosmetic Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		500	6,000
Guard		200	2,400
Bank Charge		100	1,200
<b>Total fixed Cost (D)</b>		<b>6,800</b>	<b>81,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,700</b>	<b>80,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Travel bag (20x350)	7,000		7,000
Frees wash (40x151)	6,000		6,000
Hand bag (40x150)	6,000		6,000
School bag (30x300)	9,000		9,000
Venetia bag (50x400)	20,000		20,000
Cosmetic	40,000	30,000	70,000
Bag		30,000	30,000
<b>Total</b>	<b>88,000</b>	<b>60,000</b>	<b>148,000</b>

## Source of Finance



- Entrepreneur's Contribution 88,000
- Investor's Investment 60,000
- Total 148,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cosmetic Item	4,000	120,000	1440,000	1512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440,000</b>	<b>1512,000</b>
<b>Less. Variable Expense</b>				
Cosmetic Item	3,400	102,000	1224,000	1285,200
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1224,000</b>	<b>1285,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity Bill		400	4,800	5,040
Mobile Bill		300	3,600	3,780
Salary (self)		5,000	60,000	60,000
Entertainment		600	7,200	7,560
Transportation		700	8,400	8,820
Guard		200	2,400	2,400
Bank Charge		100	1,200	1,200
<b>Total Fixed Cost</b>		<b>7,300</b>	<b>87,600</b>	<b>88,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>128,400</b>	<b>138,000</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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	60,000	
1.2	Net Profit	128,400	138,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		92,400
	<b>Total Cash Inflow</b>	<b>188,000</b>	<b>230,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>92,000</b>	<b>194,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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



# জেমার কসমেটিকস্

প্রোঃ মোঃ আলমগীর হোসেন

টিভি রিমোট  
পাওয়া যায়।

এখানে দেশী-বিদেশী কসমেটিকস্, বিয়ের সামগ্রী, ইমিটেশন জুয়েলারী, স্টেশনারীজ সামগ্রী সহ সকল প্রকার মনোহারী দ্রব্যাদি বিক্রয় করা হয়।

মোল্লাপাড়া বাজার, পুঠিয়া, রাজশাহী, আলাপনী # ০১৭৩৫-৫০৭৪২২











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