

## Proposed NU Business Name: **JOBAYER COSMETICS**



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Bagura Sadar, Bagura

Project verified by: Md Mozaharul Islam



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

Name	:	<b>MD OMOR FARUQ</b>
Age	:	02-01-1988 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Hat sazapur, P.O: Dupchachia P.S: Dupchachia , Dist: Bagura
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>MALEKA BIBI</b>
(iii) Father's name	:	<b>MD SAHADAT ALI</b>
(iv) GB member's info	:	Branch: Gavindapur,Dupchahchia, Centre # 46(Female), Member ID: 3651, Group No:03 Member since: 07-04-2005 – 2013 ( 08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: Nil;
(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	:	11 years experience in running business. Own business 04 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-551448
Mother's Contact No.	:	01962-612639
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogura Sadar Unit, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALEKA BIBI** joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOBAYED COSMETICS</b>
Location	:	Chamiruddin New Market, 4 <sup>th</sup> floor, Store 355/1, Bogra
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11.5ft x 9.5ft = 109.25 square ft
Security of the shop	:	BDT 1,20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bekary, Cosmetics, Shampoo, Perfume etc</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪One will be appointed after getting equity money.</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

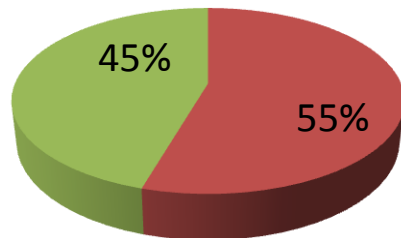
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Flour, Soft drinks, Soap, cosmetics etc	4800	144000	1728000
<b>Total Sales (A)</b>	4800	144000	1728000
<b>Less Variable Expense</b>			
Rice, Flour, Soft drinks, Soap, cosmetics etc	4080	122400	1468800
<b>Total variable Expense (B)</b>	4,080	122400	1468800
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21600	259200
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		700	8400
Transportation		3,000	36000
Salary (self)		5000	60000
Entertainment		1000	12000
Guard		150	1800
Mobile bill		600	7200
<b>Total fixed cost (D)</b>		12,450	149400
<b>Net Profit (E)= [C-D]</b>		9,150	109800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil,Shampoo,Soap	450	150	67,500	150	250	37,500	105,000
Perfume,Powder,	80	65	5,200	0	0	5,575	10,775
Cosmetics	150	52	7,800	55	65	3,575	11,375
Soft drinks	65	100	6,500	0	0	0	6,500
Others	0	0	8,915	0	0	0	8,915
Soyabin	45	113	5,085	25	150	3,750	8,835
Flour	75	65	4,875	0	0	0	4,875
Rice	20	250	5,000	100	300	30,000	35,000
Spice	25	365	9,125			19,600	28,725
<b>Total</b>		<b>1160</b>	<b>120,000</b>	<b>305</b>	<b>0</b>	<b>100,000</b>	<b>220,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 1.5
<b>Revenue(Sales)</b>				
Rice, Flour, Soft drinks, Soap, cosmetics etc	8200	246000	2952000	3099600
<b>Total Sales (A)</b>	8200	246000	2952000	3099600
<b>Less Variable Expense</b>				
Rice, Flour, Soft drinks, Soap, cosmetics etc	6970	209100	2509200	2634660
<b>Total variable Expense (B)</b>	6,970	209100	2509200	2634660
<b>Contribution Margin (CM) [C=(A-B)</b>	1,230	36900	442800	464940
<b>Less Variable Expense</b>				
Rent		2,000	24,000	24,000
Electricity bill		900	10800	11,000
Transportation		3,500	42000	43,000
Salary (self)		5000	60000	60,000
Salary(Staff)		6000	72000	72,000
Entertainment		1000	12000	12,000
Guard		150	1800	1,800
Mobile bill		650	7800	8,000
<b>Total fixed cost (D)</b>		19,050	228600	230,000
<b>Net Profit (E)= [C-D]</b>		17850	214200	234,940
Investment Payback			<b>80,000</b>	<b>40,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 1.5 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	214,200	234,940
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		134,200
	<b>Total Cash Inflow</b>	314200	369140
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)	80000	40000
	<b>Total Cash Outflow</b>	180,000	40000
3	<b>Net Cash Surplus</b>	134,200	329140

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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



LIGION  
ACT'VE CONE ME  
35 cm x 12 Pcs Box  
LIGION HERBAL  
Dangal

















# FAMILY PICTURE

