

Proposed NU Business Name: **JHUMU COSMETICS**



Project identification and prepared by: Md Moznu Hossein,
Sherpur Unit, Bogura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SIRAJUL ISLAM
Age	:	03-02-1997 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother 2 Sister
Address	:	Vill: Paik Pathalipara, P.O: Khamarkandi,P.S: Sherpur, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST BILKIS BEGUM
(iii) Father's name	:	MD IUSUF ALI
(iv) GB member's info	:	Branch: Garidaha, Sherpur, Centre # 48 (Female), Member ID: 6417, Group No: 09 Member since: 20-03-2000 (17 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, 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	:	07 years experience in running business. Own business 07 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-451590
Mother's Contact No.	:	01882-594954
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST BILKIS BEGUM joined Grameen Bank since 17 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	:	JHUMU COSMETICS
Location	:	27/28,1 st Floor, Uttara Plaza, Sherpur,Bogra.
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350,000/-(from existing business) 78% Required Investment BDT 100,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 22 ft = 264 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics,Perfume,Toy,Crown etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪02 will be appointed after getting equity money.▪The shop is rented.▪Collects goods from Local Bogra▪Agreed grace period is 3 months.

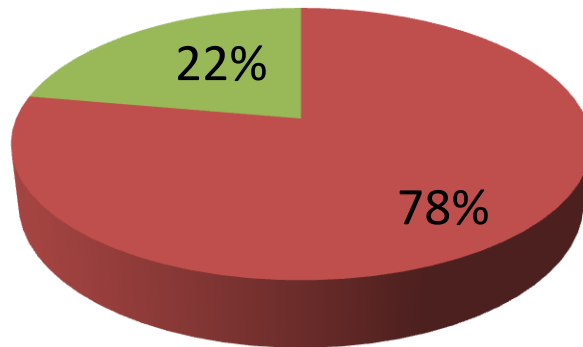
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics,Perfume,Toy,Crown etc	5600	168000	2016000
Total Sales (A)	5600	168000	2016000
Less Variable Expense			
Cosmetics,Perfume,Toy,Crown etc	4760	142800	1713600
Total variable Expense (B)	4,760	142800	1713600
Contribution Margin (CM) [C=(A-B)	840	25200	302400
Less Variable Expense			
Rent		4,000	48000
Electricity bill		1200	14400
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		200	2400
Guard		250	3000
generator		100	1200
Mobile bill		200	2400
Total fixed cost (D)		16,150	193800
Net Profit (E)= [C-D]		9,050	108600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	250	200	50,000	135	200	27,000	77,000
Perfume	250	200	50,000	90	200	18,000	68,000
Fair & lovely	150	100	15,000	150	100	15,000	30,000
Toy	350	145	50,750	50	145	7,250	58,000
Crown	26	250	6,500	0	0	0	6,500
Oil	250	100	25,000	250	100	25,000	50,000
Emitation	100	500	50,000	10	500	5,000	55,000
Others	0	0	2,750	0	0	2,750	5,500
Security	0	0	100,000			0	100,000
Total	1376	0	350,000	685	0	100,000	450,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 100,000
- Total 450,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics,Perfume,Toy,Crown etc	9500	285000	3420000	3591000
Total Sales (A)	9500	285000	3420000	3591000
Less Variable Expense				
Cosmetics,Perfume,Toy,Crown etc	8075	242250	2907000	3052350
Total variable Expense (B)	8,075	242250	2907000	3052350
Contribution Margin (CM) [C=(A-B)	1,425	42750	513000	538650
Less Variable Expense				
Rent		4,000	48000	48,000
Electricity bill		1500	18000	18500
Transportation		500	6,000	6,500
Salary (self)		5000	60000	60000
Salary(Staff)		13000	156000	156000
Entertainment		200	2400	2400
Guard		250	3000	3000
generator		100	1200	1200
Mobile bill		250	3000	3300
Total fixed cost (D)		24,550	294,600	295,900
Net Profit (E)= [C-D]		18200	218400	242,750
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		5,400
	Total Cash Inflow	165400	74070
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	5,400	14070

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



A man in a patterned shirt stands behind the counter, looking towards the camera. He is positioned on the left side of the frame, with his right arm slightly raised towards the shelves.

The counter area features a computer workstation with a monitor displaying a digital clock and a keyboard. A large, vibrant bouquet of flowers, including purple, pink, and yellow blooms, is prominently displayed on the counter. A blue plastic stool is visible to the left of the counter.

The background is filled with shelves stocked with various products, including bottles of lotions, shampoos, and boxes of tissues. The shelves are decorated with colorful lights and garlands, creating a festive atmosphere. The products are arranged in neat rows, and the overall appearance is that of a well-stocked retail store.



বিস্মিল্লাহির রাহমানির রাহিম

কুমা

প্রোঃ মোঃ সিরাজুল ইসলাম (ওবাইদুর)



কসমোটিক

০১৭৩৮-৪৫
০১৬৮৪-৬৫

উত্তরা প্লাজা ২য় তলা রুম নং ২৭/২৮, শেরপুর, বগুড়া।

কসমোটিক





আজ
গায়ে হলুদ



G.S. LEATHER

সম্প্রদায় পত্র
 বর্ষ- বর্ষে প্রত্যয়ন- বর্ষাধি
 বসন্ত- সাতদিনের মাঝার- বর্ষ
 ছিলো। যার- প্রথম: ০৭
 ১৪২৭। তিনি দ্বিতীয় ৭ ০৫
 ১৫০০ সালে পুনর্নব- ০৫
 প্রদান- মদ্য- থাকার- ০৫
 ০৫। তিনি একজন- বিখ্যাত
 দশ- ছিলেন।
 তার- মৃত্যু- ০৫



নং ০০৪৬৬৯৬

বিসমিল্লাহির রাহমানির রাহিম

রয়েল প্লাজা দ্বিতীয় তলা মার্কেটের দোকান ঘর ভাড়ার চুক্তিপত্র
 শেরপুর, বগুড়া।

প্রথম পক্ষ (১ম ভাড়াটিয়া)

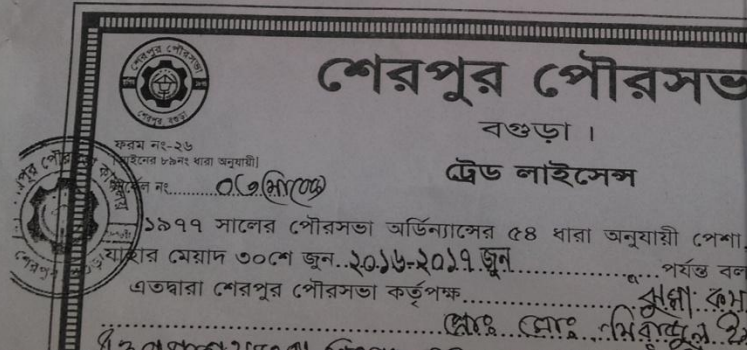
নাম ও মোঃ এনামুল হক
 পিতা ও মোঃ শাহাদত হোসেন
 সাং ও চকপাথালিয়া
 পোষ্ট ও খামারকান্দি
 থানা ও শেরপুর
 জেলা ও বগুড়া

দ্বিতীয় পক্ষ (২য় ভাড়াটিয়া)

নাম ও মোঃ সিরাজুল ইসলাম
 পিতা ও মোঃ ইউসুফ আলী
 সাং ও ফুলবাড়ি
 পোষ্ট ও খামারকান্দি
 থানা ও শেরপুর
 জেলা ও বগুড়া

জামান
 নম্বর-২৭
 ভাড়া লাইসেন্স
 চুক্তিপত্র

চুক্তির শর্ত



জাতীয় পরিচিতি বিবরণ



নাম : সিরাজুল ইসলাম
 Name : SHIRAZUL ISLAM
 পিতা : মোঃ ইউসুফ আলী
 মাতা : মোছাঃ বিসমিল্লাহ হোসেন
 Date of Birth : 03-02-1997
 NID No. : 19971018828000420
 Group : -
 ঠিকানা : বনা/হাতি: - হান/বাড়ি: ০৪২৪/৯০, পল্লি পানশিবা, তালুক: খোমারহাট - ১২৪১, শেরপুর, পশ্চিম, বগুড়া

FAMILY PICTURE

