

Proposed NU Business Name: **JAHANGIR COSMETICS STORE**



Project identification and prepared by: Md. Shabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MDJAHANGIR ALOM
Age	:	25-12-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother, 03 Sister
Address	:	Vill: Fulsho P.O: Keshorhat P.S: Mohanpura 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	:	MOST MOYNA BEGUM
(iii) Father's name	:	LATE MIRAZUDDIN
(iv) GB member's info	:	Branch: Rayghati Mohanpur Centre # 119 (Female), Member 11743/2 Group No: 01 Member since: 17-01-2012 (4 Years) First loan: BDT 10,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 22,352/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-144005
Mother's Contact No.	:	01759-144006
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MOYNA BEGUM joined Grameen Bank since 04 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	:	JAHANGIR COSMETICS STORE
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT1,50,000/=
Financing	:	Self BDT 1,00,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 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 Pesht,Koeal,Sope,Brash,Mehedi,Pauder,Sno etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from Dhaka,Rajshahi. Agreed grace period is 3 months

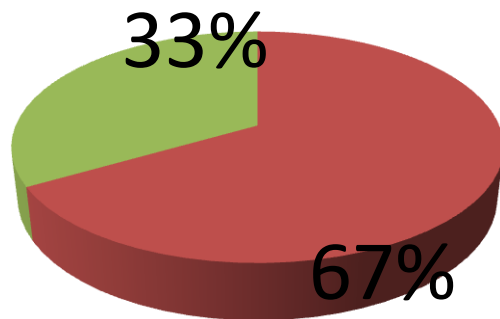
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics item	3000	90,000	1,80,000
Total Sales (A)	3000	90,000	1,80,000
Less. Variable Expense			
Cosmetics item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Transportation		4,000	48,000
Salary (self)		5,000	60,000
Entertainment		250	3,000
Guard Bill		50	600
Total fixed Cost (D)		12,000	1,44,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sope	100	35	3,500	120	35	4,000	7,500
Parfium	90	220	20,000	-	-	-	20,000
Snow	120	80	9,500	100	80	8,000	17,500
Paoder Shope	120	45	5,000	-	-	-	5,000
Pesht	120	90	10,500	-	-	-	10,500
Mehedi	60	255	15,300	-	-	-	15,300
Etc	-	-	36,200	-	-	8,000	43,000
Juelari Item	-	-	-	-	-	10,000	10,000
Gift Item	-	-	-	-	-	20,000	20,000
Total	610		1,00,000	220		50,000	1,50,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics item	4,500	1,35,000	16,20,000	17,01,000
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000
Less. Variable Expense				
Cosmetics item	3,600	1,08,000	12,96,000	13,60,800
Total variable Expense (B)	3,600	1,08,000	12,96,000	13,60,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200
Less. Fixed Expense			,	
Rent		1,600	19,200	19,200
Electricity Bill		800	9,600	10,000
Mobile Bill		400	4,800	5,000
Transportation		5,000	60,000	60,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		500	6,000	6,500
Guard Bill		50	600	600
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		13,350	1,60,200	1,61,300
Net Profit (E) [C-D]		13,650	1,63,800	1,78,900
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	163,800	1,78,900
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,33,800
	Total Cash Inflow	2,13,800	3,12,700
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,33,800	2,82,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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



জাহাঙ্গীর

কসমেটিকস্‌ স্টোর

প্রোঃ মোঃ জাহাঙ্গীর আলম



শ্রীমতী সীতা দেবী





হাস্কীর
কস্টোর

হাস্কীর আলম
মিটিস ও পীকট বর
কারী বিক্রয় করা হয়
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UPPER GLUE

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MUMTAZ
MUMTAZ
MUMTAZ

Mediplus DS
Mediplus DS
Mediplus DS

Colgate
Colgate
Colgate





FAMILY PICTURE

