

*Proposed NU Business Name : **Khademul Cosmetics Store***



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b>Md. Khademul Islam</b> Vill: Kolonthakoriya, Union: 6 no. Vanor, Post: Holdibarihat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	29 years
Marital status	:	Married
Children	:	1 (One) son
No. of siblings:	:	2 Brothers & 1 Sister
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. Mohsina Begum
(iii) Father's name	:	Md. Shams Uddin
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranisankail, Centre # 77/mo, Loan no.: 6527, Member since 5 June, 2006, First loan: Tk. 3,000 Existing loan: 55,000, Outstanding loan: 52,000</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Dhakhil
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	04 years experiences in selling stationary and cosmetic products business. He started this business only with Tk. 20,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture and brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01796731150
NU's National ID No.	:	9410842579683
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Mohsina Begum is a GB member since 5 June, 2006, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took loan several times and utilized it for assisting her son in business, building house and purchasing COW.
- Finally GB loan helped her to improve economic condition and livelihood within expanding her son's business.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Khademul Cosmetics Store</i></b>
Address/ Location	:	Nekmorod, Cosmetics potti, Ranisangkoil, Thakurgaon
Total Investment in BDT	:	Tk. 4,52,000
Financing	:	Self Tk. 2,52,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 3,500 (three thousand five hundred)
Proposed Salary (estimates)	:	Taka 4,500 (four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 25%
(ii) Estimated % of proposed gross profit margin	:	On an average 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	2,500	65,000	780,000
Less: Cost of Sales (B)	1,875	48,750	585,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>625</b>	<b>16,250</b>	<b>195,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Generator bill		300	3,600
Shop Rent		700	8,400
Night Guard bill		50	600
Mobile bill		300	3,600
Conveyance		1,000	12,000
Present Salary (Self)		3,500	42,000
Other Cost (stationary & entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		400	4,800
<b>Total Operating Cost (D)</b>		<b>7,550</b>	<b>90,600</b>
<b>Net Profit (C-D):</b>		<b>8,700</b>	<b>104,400</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

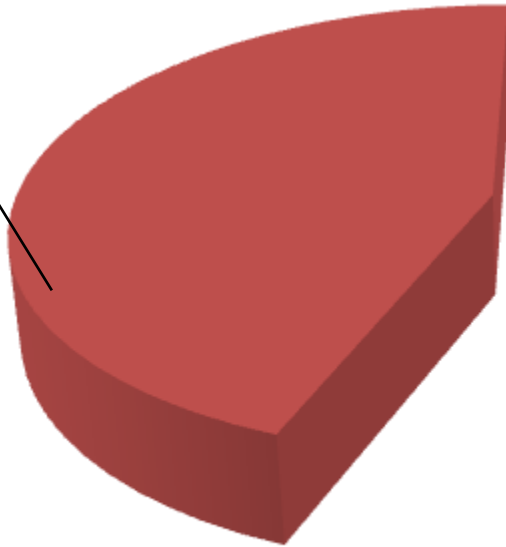
<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (cosmetics, soap, light, shampoo, oil, body spray, detergent powder, stationary, various bag, lock, napkin etc.)	162,800	200,000	362,800
Cash in hand	1,200	-	1,200
Investment in Decoration	48,000	-	48,000
Advance for shop	40,000	-	40,000
<b>Total Capital</b>	<b>252,000</b>	<b>200,000</b>	<b>452,000</b>

# ***SOURCE OF FINANCE***

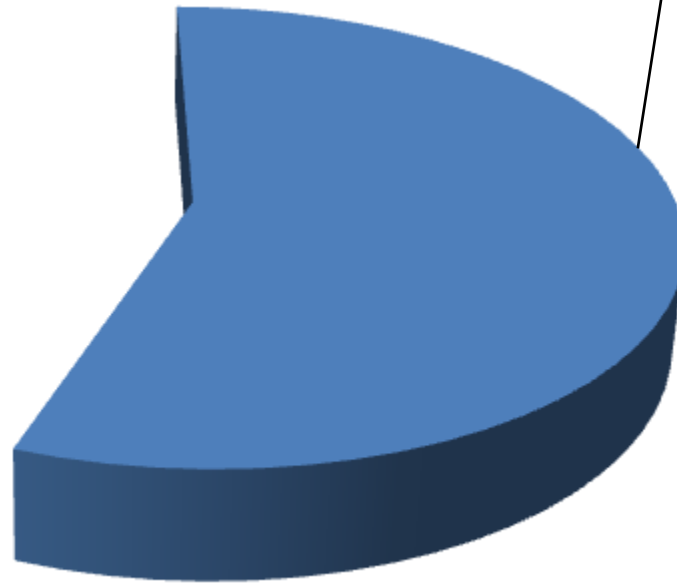
- Entrepreneur's Contribution BDT 252,000
- GTT's Investment BDT 200,000
- Total Capital BDT 452,000

GTT's Investment

44%



Entrepreneur's contribution 50%





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income (A)	4,000	104,000	1,248,000	4,600	119,600	1,435,200	4,830	125,580	1,506,960
Less: Cost of Sales (B)	3,000	78,000	936,000	3,450	89,700	1,076,400	3,623	94,185	1,130,220
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,000</b>	<b>26,000</b>	<b>312,000</b>	<b>1,150</b>	<b>29,900</b>	<b>358,800</b>	<b>1,208</b>	<b>31,395</b>	<b>376,740</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		800	9,600
Generator bill		350	4,200		400	4,800		450	5,400
Shop Rent		1,000	12,000		1,200	14,400		1,400	16,800
Night Guard bill		100	1,200		150	1,800		200	2,400
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance		1,200	14,400		1,400	16,800		1,600	19,200
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		4,500	54,000		5,500	66,000		6,500	78,000
Other Cost (stationary & entertainment etc.)		900	10,800		1,000	12,000		1,100	13,200
<b>Non Cash Item:</b>									
Depreciation Expenses		400	4,800		400	4,800		400	4,800
<b>Total Operating Cost (D)</b>	-	<b>10,883</b>	<b>122,600</b>	-	<b>12,683</b>	<b>152,200</b>	-	<b>14,483</b>	<b>173,800</b>
<b>Net Profit (C-D):</b>	-	<b>15,117</b>	<b>189,400</b>	-	<b>17,217</b>	<b>206,600</b>	-	<b>16,912</b>	<b>202,940</b>
<b>Retained Income</b>			<b>189,400</b>			<b>396,000</b>			<b>598,940</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# *CASH FLOW STATEMENT*

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	197,400	222,600	218,940
1.3	Depreciation Expenses	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus	-	154,200	285,600
	<b>Total Cash Inflow</b>	<b>402,200</b>	<b>381,600</b>	<b>509,340</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>154,200</b>	<b>285,600</b>	<b>413,340</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Four years experience

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 850,940 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.
- Political unrest.

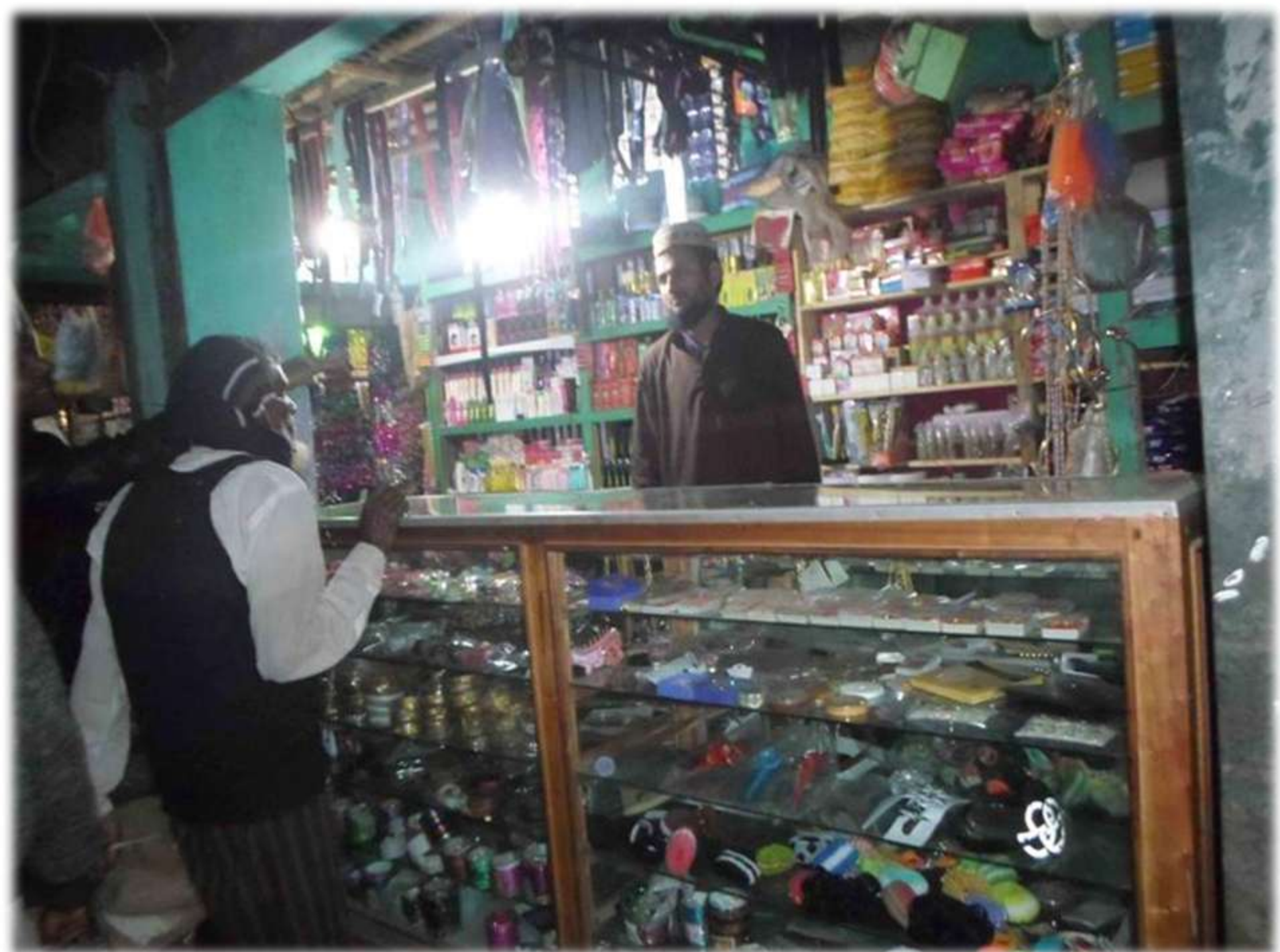
Presented at 3<sup>rd</sup> In-house Executive Social Business Design Lab  
on March 29, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures















**Thank You**