

*Proposed NUBusinessName: **Bismillah Cosmetics***

*Business Category: **General Retail & Wholesale***



*Business Proposal Collected by: **Md Ruhul Amin, officer, Thakurgoan zone.***

*Business Proposal Prepared by: **Md Rezaur Rashid Dewan***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md Faruk Hossain</i> Vill : chandpur, Union: Khangoan, Post: Vomradahu, Upazila: Pirgong , District: Thakurgoan.
Age	:	30 years
Marital status	:	Married
Children	:	2(two) sons
No. of siblings:	:	01(One) Brother & 2 (two) daughter
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Majina Begum
(iii) Father's name	:	Momtaj Ali
(iv) GB member's info	:	<i>Branch: Khangoan, Pirgong Centre # 13/mo, Loan no: 5233 , Group no : 08 , Member since 2002 First loan: Tk. 5,000/- Existing loan: 15,000/- , Outstanding loan: 653/-</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	S.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	13 (Thirteen) years experiences is running his own business. He started the business with BDT 140,000/- (one lac forty thousand) : : : He has on hand training . :
Other Own/Family Sources of Income	:	His father income from Agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01729007207
NU's National ID No.	:	9418260913360
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Majina Begum is a GB member since 2002 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting her son in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bismillah Cosmetics</i>
Address/ Location	:	Pirgong , Thakurgoan
Total Investment in BDT	:	Tk. 247000
Financing	:	Self Tk. 147000(from existing business) Required Investment Tk. 100,000(as equity)
Present salary/drawings from business	:	BDT 2,000(two thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 40%.
(ii) Estimated % of proposed gross profit margin	:	On products 40% .
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

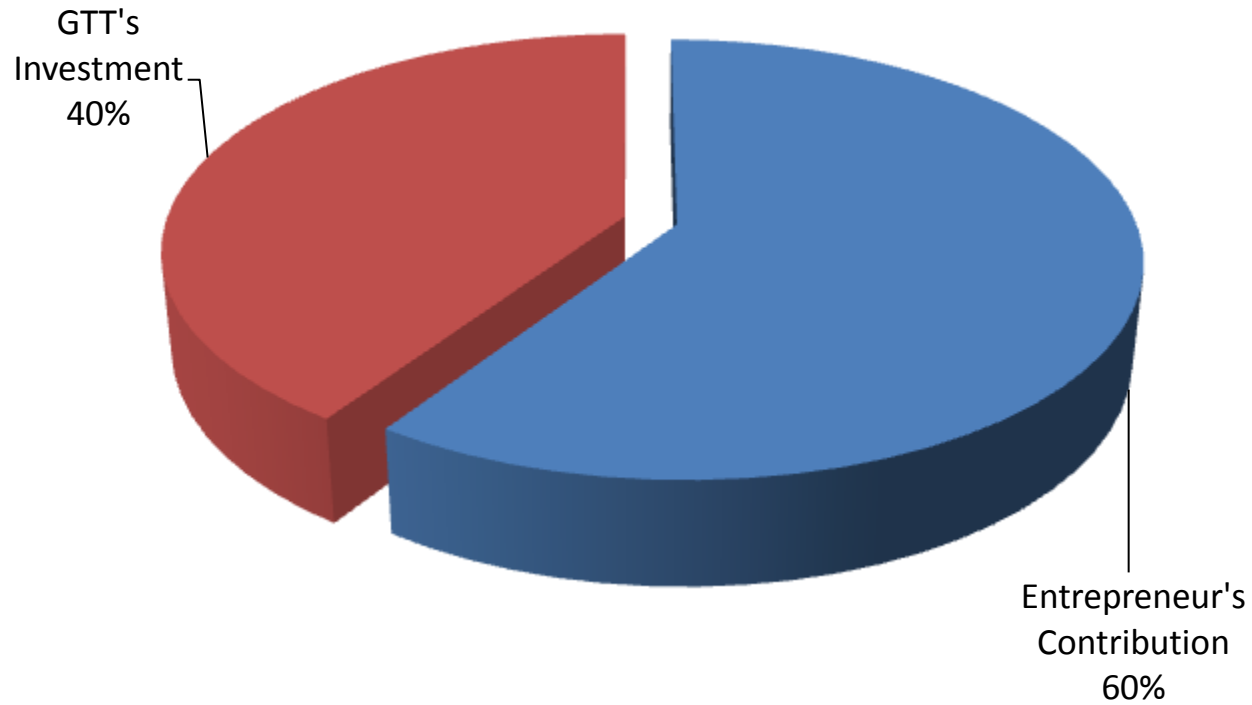
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from product(Stationaris and plays item etc) (A)	800	22,400	268,800
Less: Cost of sales of products (product purchase) (B)	480	13,440	161,280
Gross Profit (C) [C=(A-B)]	320	8,960	107,520
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		300	3,600
night Guard bill		40	480
Conveyance		750	9,000
Provision of bad Debt			
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		137	1,643
Total Operating Cost (D)		4,227	50,723
Net Profit (C-D):		4,733	56,797

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Ladies bag,Traveling bag parrts bag Cosmaticks,siti gold churi Face wash ,Pounds power,Shompo etc)	Investment in products (Ladies bag,Traveling bag parrts bag Cosmaticks,siti gold churi Face wash ,Pounds power,Shompo etc)	130,076	100,000	230,076
Investment in Equipments		800		800
Cash in hand		240		240
Decoration (fixture and fittings)		15,231		15,231
GB Loan outstanding		653		653
Total Capital		147,000	100,000	247,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 147000
- GTT's Investment BDT 100000
- Total Capital BDT 247000



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
Sales income from product	1,300	36,400	436,800	1,560	43,680	524,160	1,950	54,600	655,200
Less: Cost of sales of products	780	21,840	262,080	936	26,208	314,496	1,170	32,760	393,120
Gross Profit (C) [C=(A-B)]	520	14,560	174,720	624	17,472	209,664	780	21,840	262,080
Less: Operating Cost:									
Electricity bill		600	7,200		600	7,200		700	8,400
Generator bill		300	3,600		350	4,200		400	4,800
night Guard bill		150	1,800		200	2,400		300	3,600
Conveyance		900	10,800		1,100	13,200		1,500	18,000
Provision of bad Debt		40	480		40	480		40	480
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		500	6,000		500	6,000
Proposed Salary (Self & family)		4,000	48,000		5,000	60,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		850	10,200		1,000	12,000		1,400	16,800
Non Cash Item:									
Depreciation Expenses		137	1,643		137	1,643		137	1,643
Total Operating Cost (D)	-	8,022	89,993	-	8,972	107,663	-	10,522	126,263
Net Profit (C-D):	-	6,538	84,727	-	8,500	102,001	-	11,318	135,817
Retained Income			84,727			186,728			322,545

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

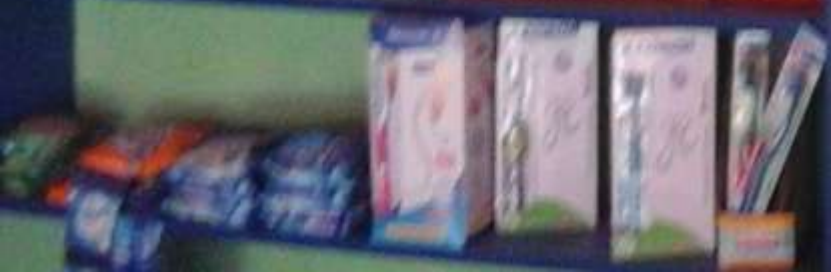
Statement of Cash Flow				
Three Years Projection- After Funding				
<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	-
1.2	Net Profit (ownership tr. Fee added back)	90,727	108,001	9,000
1.3	Depreciation Expenses	1,643	1,643	1,643
1.4	Opening Balance of Cash Surplus	-	68,370	130,014
	Total Cash Inflow	192,370	178,014	140,657
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	68,370	130,014	92,657

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 Others (beyond family): 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> Products Quality;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Business Experience : 13 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 467,545 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 279th as Yunus Centre and 78th In-house Executive
Social Business Design Lab
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/বাংলা: চাঁদপুর, চাঁদপুর, ডাকঘর: মোমতাসসহ - ৩১১০, পি.সি.ডি.,
সাঁকুগাঁও



নাম: মোঃ ফারুক হোসেন

Name: Md Faluk Hossain

পিতা: মোঃ মমতাজ হান্না

মাতা: হারুন বেগম

Date of Birth: 12 Aug 1985

ID NO: 9418260913360

Handwritten signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: 18/08/2008





ইউ পি ফরম- ১৩

অর্থ বৎসর..... ২০১৫ / ২০১৬

ট্রেড লাইসেন্স

ক্রমিক নং- 35

৩নং খনগাও ইউনিয়ন পরিষদ
উপজেলা- পীরগঞ্জ, জেলা- ঠাকুরগাঁও।

বহি নং... ০.২

লাইসেন্স নম্বর ০২/২০১৬ তারিখ ০১/০৫/২০১৬

প্রতিষ্ঠানের নাম বিসিএসিএস কনস্ট্রাক্শন

লাইসেন্সধারীর নাম শ্রীমান মোঃ মাকসুদ হোসেন

পিতা / স্বামীর নাম শ্রীমান মোঃ মাকসুদ হোসেন

ঠিকানা খান্দা চাঁদ চৌক, কান্দুয়া

পেশার ধরন ও অবস্থান কনস্ট্রাক্শন (সিভিল)

কান্দুয়া তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ= ১০০ টাকা (১০০ টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা কনস্ট্রাক্শন চলিয়ে যাবার জন্য

এই লাইসেন্স প্রদান করা হলো।

তারিখঃ... ০১/০৫/১৬

(Signature)
উপজেলা পরিষদের চেয়ারম্যানের স্বাক্ষর
পীরগঞ্জ, ঠাকুরগাঁও



G-SIDE
raw
Original
Dentin

Thank You