

Proposed NU Business Name : Nisat Cosmetics & bodhu shajghor



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Marazul Islam</i> Vill: Khoddoshantipur, Union: 7 no Latifpur, Post: Mithapukur, Upazila: Mithapukur, District: Rangpur.
Age	:	21 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers
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. Mahafuja Begum
(iii) Father's name	:	Md. Jahangir Mia
(iv) GB member's info	:	<i>Branch: Khoddoshantipur, Centre # 65/Mo</i> <i>Loan no.: 5038/1, Member since January 09, 2012,</i> <i>First loan: Tk. 2,000</i> <i>Existing loan: 8,000 , Outstanding loan: 7,472</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., 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 (four) years experience in selling different types of cosmetic products. He started this business only with Tk. 150,000. : He has no hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01724512078
NU's National ID No.	:	19948515867000365
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mahafuja Begum is a GB member since 2012, at first she took GB loan BDT 2,000(Two thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband & son in business.
- Finally GB loan helped her to improve her economic condition & livelihood within expanding her husband & son's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nisat Cosmetics & bodhu shajghor</i>
Address/ Location	:	Mithapukur Bazar, Mithapukur, Rangpur
Total Investment in BDT	:	Tk. 591,028
Financing	:	Self Tk. 391,028 (from existing business) Required Investment Tk. 200,000(as equity)
Present salary/drawings from business	:	Taka 6,000 (Six thousand)
Proposed Salary (estimates)	:	Taka 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	84,000	1,008,000
Less: Cost of Sales (B)	2,400	67,200	806,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop Rent		500	6,000
Night Guard bill		30	360
Mobile bill		300	3,600
Conveyance		1,500	18,000
Present Salary (Self)		6,000	72,000
Present Salary (Assistant-1)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<i>Non Cash Item:</i>			
Depreciation Expenses		239	2,865
<i>Total Operating Cost (D)</i>		11,119	133,425
Net Profit (C-D):		5,681	68,175

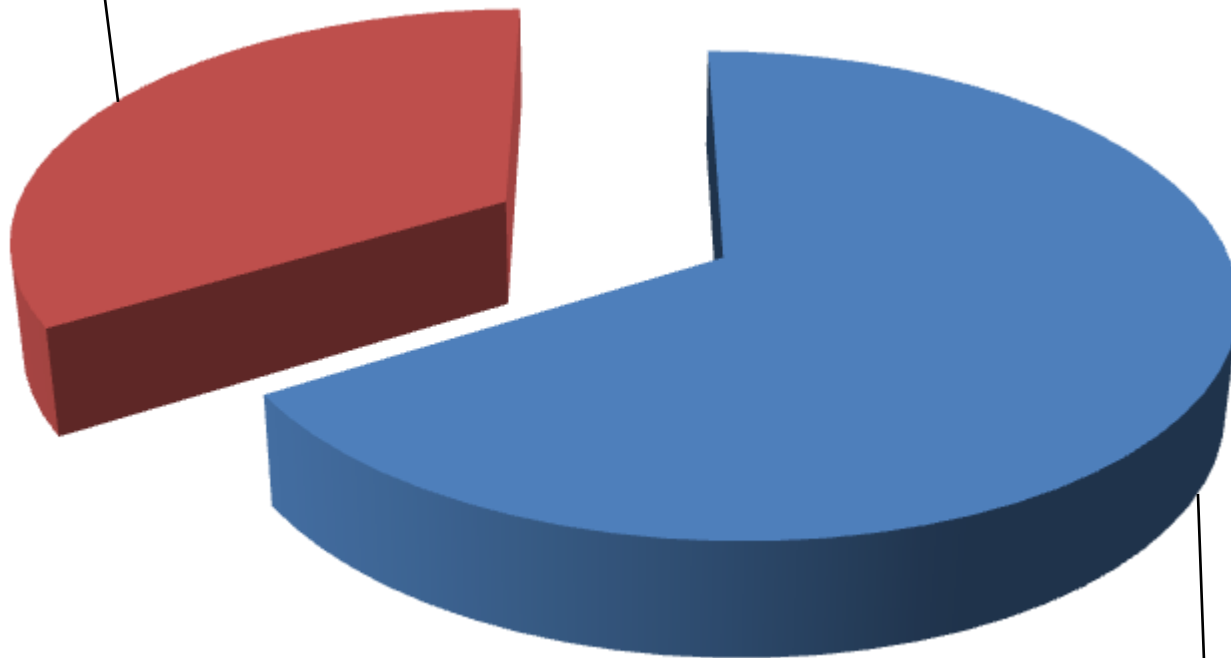
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of hair oil, different types of cream, powder, body lotion, soap, toothpaste, hair gel, hair band, chain, pen, lock etc)	Investment in products(ladies bag, belt, bridal adornment, cosmetics accessories, umbrella etc.)	364,000	200,000	564,000
Debtors		4,200	-	4,200
Creditors		(15,000)	-	(15,000)
Investment in Machinerries (TV, fan, bulb)		6,700	-	6,700
Investment in Furniture		18,600	-	18,600
Grameen Bank Outstanding Loan		(7,472)	-	(7,472)
Advance for shop		20,000	-	20,000
Total Capital		391,028	200,000	591,028

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 391,028
- Investor's Investment BD 200,000
- Total Capital BDT 591,028

Investor's Investment
34%



Entrepreneur's
Contribution 66%

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 from products (A)	4,400	114,395	1,372,738	5,060	141,674	1,700,083	5,566	144,709	1,736,513
Less: Cost of Sales (B)	3,520	91,516	1,098,190	4,048	113,339	1,360,066	4,453	115,768	1,389,210
Gross Profit (C) [C=(A-B)]	880	22,879	274,548	1,012	28,335	340,017	1,113	28,942	347,303
Less: Operating Cost:									
Electricity bill		600	7,200		800	9,600		1,000	12,000
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		800	9,600		1,100	13,200		1,400	16,800
Night Guard bill		60	720		90	1,080		120	1,440
Mobile bill (SMS & Reporting)		350	4,200		400	4,800		450	5,400
Conveyance		1,800	21,600		2,100	25,200		2,400	28,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		8,000	96,000		10,000	120,000		11,000	132,000
Proposed Salary (Assistant-1)		1,500	18,000		2,000	24,000		2,500	30,000
Other Cost		1,200	14,400		1,400	16,800		1,600	19,200
Non Cash Item:									
Depreciation Expenses		239	2,865		239	2,865		239	2,865
Total Operating Cost (D)		16,082	184,985		19,712	236,545		22,342	268,105
Net Profit (C-D):		6,797	89,563		8,623	103,472		6,600	79,198
Retained Income			89,563			193,034			272,232

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

<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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	97,563	119,472	95,198
1.3	Depreciation Expenses	2,865	2,865	2,865
1.4	Opening Balance of Cash Surplus	-	44,956	71,292
	Total Cash Inflow	300,428	167,292	169,355
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	7,472	-	-
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	255,472	96,000	96,000
3.0	Total Cash Surplus	44,956	71,292	73,355

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 663,260 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





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Thank You