

## A Nobin Udyokta Project

Proposed NU Business Name : **M/S Fatema Enterprise**

# মেসার্স ফাতেমা এন্টারপ্রাইজ

প্রোপ্রাইটরঃ মোঃ ইব্রাহিম

এখানে কস্‌মেটিক্স এবং ইলেকট্রিক সামগ্রী  
পাইকারী ও খুচরা বিক্রয় করা হয়

৬৬ নং পৌর হকার্স মার্কেট, বাসষ্ট্যাভ, মানিকগঞ্জ-০১৭২৩-৮৬৮৬৪৬

NU Identified and PP Prepared By:  
Md.Nazmul karim (Manikganj Unit)  
Verified By : Md.Khalilur Rahman

Presented By  
Md. Ibrahim Hossain

GRAMEEN TRUST



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

Name	:	Md.Ibrahim Hossain
Age	:	29 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 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	:	Mrs. Salma Begum
(iii) Father's name	:	Mr. Salauddin
(iv) GB member's info	:	Branch: Dhakuli Manikganj Branch,      Centre: 32/M , Group No.: 06,                                      Loanee no.: 8564, Member since: 2008                      First loan: Tk. 10,000 Existing loan: 20,500,                      Outstanding: 16,682
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Honors (On going)

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

Present Occupation	:	Cosmetics Business (Dealership of Osaka Company)
Trade License No.	:	04773 – 14/15
Business Experiences	:	1 years
Other Own/Family Sources of Income	:	Father (Private job)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Manikganj Unit ,Manikganj
Contract Number		01722223381

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

NU's Mother has been a member of Grameen Bank since 2008 (7 years). At first she took a loan amount of BDT 10,000 from Grameen Bank. NU uses the GB loan. NU's mother gradually improved their living standard by using GB loan.

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

Business Name	:	<b>M/S Fatema Enterprise</b>
Address/ Location	:	Shop No. 66, Highway Hawkers market Manikganj Sadar, Manikganj.
Total Investment in BDT	:	3,90,000
Financing	:	Self BDT 2,40,000 (from existing business) - 62 % Required Investment BDT 1,50,000 (as equity) - 38 %
Present salary/drawings from business (estimated)	:	6,000
Proposed Salary	:	7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>(i) Present stock items:</b> (ii) Advance : 35,000 Table+Chair+Fan : 6,000 (iii) Various kinds of Goods* : 1,99,000	2,40,000		
<b>(ii) Proposed stock items:</b> (iii) Bkash : 20,000 (iv) Flexi load : 10,000 (v) Decoration : 30,000 (vi) Dealership (Ayur Company) : 90,000		1,50,000	
<b>Total Capital</b>	<b>2,40,000</b>	<b>1,50,000</b>	<b>3,90,000</b>

<b>Present Stock items</b>	
<b>Product name with quantity</b>	<b>Amount</b>
<b>Body spray &amp; Rollon Items:</b>	
Denim (190 Tk.*50 Pc)	9,500
Bruit (192 Tk.*60 Pc)	11,500
J.PD.(215 Tk.*70 Pc)	15,000
Addiction (180 Tk.*25 Pc)	4,500
Denim after shave(190 Tk.*50 Pc)	9,500
Rollon Bruit (190Tk.30 Pc)	5,700
Rollon Denim(190 Tk.50 Pc)	9,500
Hair Cream( 230 Tk.*69 pc)	15,800
Diaper +Lipstick( 100 Tk.*80 pc)	8,000
<b>Tape Items :</b>	
Osaka P.V.C (140 Tk.*150 Dzn)	21,000
Osaka all purpose(150Tk*140 Dzn)	21,000
Tessol Fire safety (180 Tk.*138 Dzn)	25,000
Deer Fire(190Tk.*132D Dzn)	25,000
Tesa (240 Tk.* 75 Dzn)	18,000
<b>Total Present Stock</b>	<b>1,99,000</b>

<b>Proposed items</b>	
<b>Product Name with quantity</b>	<b>Amount</b>
Bkash	20,000
Flexi load (GP, BL.Robi,Airtel)	10,000
Decoration	30,000
Dealership (Ayur Company)	90,000
<b>Total Proposed Stock</b>	<b>1,50,000</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	7,20,000
<b>Less: Cost of sales (B)</b>	1600	48,000	5,76,000
<b>Gross Profit (20%) (C) [C=(A-B)]</b>	<b>500</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Less: Operating Costs</b>			
Electricity bill		300	36,00
Shop Rent		2,000	24,000
Transport		300	3,600
Present salary		6,000	72,000
Others (Chada,SMS,TL)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses (10%)		50	600
<b>Total Operating Cost (D)</b>		<b>8,850</b>	<b>1,06,200</b>
<b>Net Profit (C-D):</b>		<b>3,150</b>	<b>37,800</b>



# 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 (A)	2,500	75,000	9,00,000	3,000	90,000	10,80,000	3,500	1,05,000	12,60,000
<i>Less: Cost of sales (B)</i>	2,000	60,000	7,20,000	2,400	72,000	8,64,000	2800	84,000	10,08,000
<b>Gross Profit (20%) (C) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>
<i>Income From Flexi load, Bkash (D)</i>	<b>150</b>	<b>4,500</b>	<b>54,000</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Total Profit (C+D)</b>	<b>650</b>	<b>19,500</b>	<b>2,34,000</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</b>	<b>1,000</b>	<b>30,000</b>	<b>3,60,000</b>
<b><i>Less: Operating Costs</i></b>									
Electricity bill		300	36,00		400	4800		400	4800
Shop Rent		2000	24,000		2000	24,000		2000	24,000
Transport		300	3,600		300	3,600		300	3,600
Present salary		7,000	84,000		7,000	84,000		7,000	84,000
Present salary employee (1)		3,000	36,000		3,000	36,000		3,000	36,000
Others (Chada,SMS,TL)		200	2,400		200	2,400		200	2,400
<b>Non Cash Item:</b>									
Depreciation Expenses (6000+30,000) (10%)		300	3600		300	3600		300	3600
<b>Total Operating Cost (D)</b>		<b>13,100</b>	<b>1,57,200</b>		<b>13,200</b>	<b>1,58,400</b>		<b>13,200</b>	<b>1,58,400</b>
<b>Net Profit (C-D):</b>		<b>6,400</b>	<b>76,800</b>		<b>10,800</b>	<b>1,29,600</b>		<b>16,800</b>	<b>2,01,600</b>
<b>Gt payback</b>			<b>60,000</b>			<b>60,000</b>			<b>60,000</b>
<b>Retained Income:</b>			<b>16,800</b>			<b>69,600</b>			<b>1,41,600</b>

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	76,800	1,29,600	2,01,600
1.3	Depreciation (Non cash item)	3600	3600	3600
1.4	Opening Balance of Cash Surplus		3,718	76,918
	<b>Total Cash Inflow</b>	<b>2,30,400</b>	<b>1,36,918</b>	<b>2,82,118</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan	16,682	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>2,26,682</b>	<b>60,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>3,718</b>	<b>76,918</b>	<b>2,22,118</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Ownership of Business: Would Be Owner Gradually.
- Skilled & 1 Years of Experience

## **W**EAKNESS

- Opponent in same areas

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

## **T**HREATS

- Fire
- Theft
- Strike

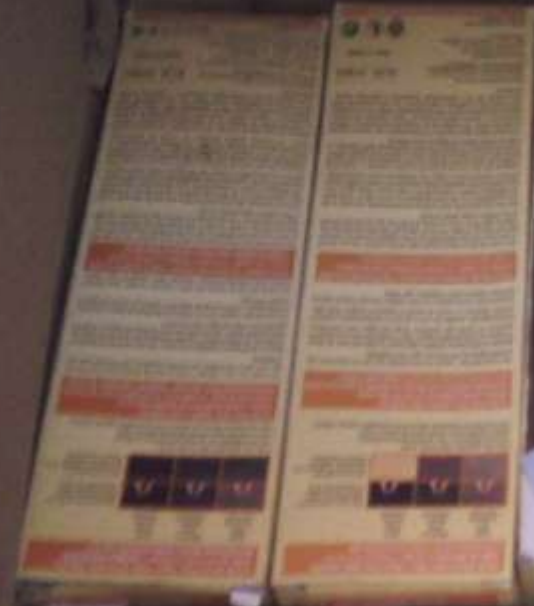
Pictures











Handwritten text on a card: "Handwritten text" and "Handwritten text".

Handwritten text on a card: "Handwritten text" and "Handwritten text".















DEER BRAND

QTY.
pcs.
CARTON NO.
COLOR.



Product Code	40132
Dimensions	Quantity
Length	25.00m
Width	1.50m
Color	12 Pcs

**tesa**  
PVC INSULATING TAPE

**tesa**  
**tesa**  
**tesa**  
**tesa**  
**tesa**  
**tesa**

**tesa**  
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**tesa**

**tesa**  
INSULATING TAPE

**BDF** ●●●●●  
Beiersdorf  
Germany

Product Code	40124
Dimensions	Quantity
Length	25.00m
Width	1.50m
Color	12 Pcs

**tesa**  
PVC INSULATING TAPE

**tesa**  
**tesa**  
**tesa**  
**tesa**  
**tesa**  
**tesa**

**tesa**  
INSULATING TAPE

**BDF** ●●●●●  
Beiersdorf  
Germany

**tesa**  
PVC INSULATING TAPE

**tesa**

**tesa**

**FIRE RETARDANT!**  
**FIRE RETARDANT!**  
**FIRE RETARDANT!**

**Technology**  
and  
**Quality**  
with  
**Safety**

**BDF** ●●●●●  
Beiersdorf  
Germany









MODEL NO: 001

COLOR: WHITE

VISOR COLOR: CLEAR

e Tape

FS  
GRADE  
tessol







**DEZIM**  
BLACK

After  
Shave



**DEZIM**  
BLACK

After  
Shave



**DEZIM**  
BLACK

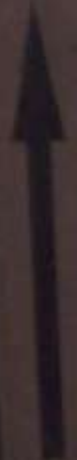
*After  
Shave*



3.4 fl.oz. / 100 ml







Air F

4

OTHER BRAND  
CARTON NO.  
QTY.  
SIZE (mm) x (mm)  
SINGAPORE  
PATEL SINGH  
OF



PATEL SINGH  
OF  
SINGAPORE



# Kumarika,

## Herbal Hair Oil

### 32 x 415 ml

Hemas Consumer Brands (Pvt) Ltd. HEMAS





Free! 10

After Shave

DENIM

DENIM

DENIM

DENIM

DENIM PURE

DENIM Body Spray

COLORED











*Presented at*  
**15<sup>th</sup> Internal Design Lab**  
**on August 17, 2015 at GT**

**Thank You**