



**Grameen Telecom Trust**  
Building Social Business

Proposed NU Business Name : **Synthea Cosmetics**  
**Gift corner**

Business Category: **General Retail & Wholesale**



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

Name and address	:	<b>Md. Motiur Rahman Babu</b> Vill: Chinir potol, Union: 06 no. Ghuridhoho, Post: Dakbangla bazar, Upazila: Saghata, District: Gaibandha.
Age	:	31 years
Marital status	:	Married.
Children	:	01 (One) Daughter.
No. of siblings:	:	03 (three) Brothers and 01 (one) 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. Basi Begum
(iii) Father's name	:	Md. Habibor Rahman
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 30/mo,</i> <i>Loan no.: 3983/1, Member since December 14, 2006</i> First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 4,379
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	:	S.S.C
Present Occupation (Besides own business, i.e., persuing 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.)	:	03 (three) Years experiences is running his own business. He started the business with BDT 80,000 (eighty thousand).  : He has 02 (two) Years working experiences in Singapore and 01 (one) year and 07 (Seven) months in Dubai on Cosmetics business.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740837275
NU's National ID No.	:	3218828330071
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Basi Begum is a GB member since December 14, 2006 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation, household purposes and purchasing cows.
- Finally GB loan helped her to improve her economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Synthea Cosmetics Gift corner</b>
Address/ Location	:	Saghata bazar, Gaibandha.
Total Investment in BDT	:	Tk.458,000
Financing	:	Self Tk. 258,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 17%
(ii) Estimated % of proposed gross profit margin	:	On an average 17%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

<b>Particulars</b>	<b>Existing</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales income from products- (Retail & Wholesale) (A)	2,000	56,000	672,000
Less: Cost of Sales (Product Purchase) (B)	1,660	46,480	557,760
<b>Gross Profit (C) [C=(A-B)]</b>	<b>340</b>	<b>9,520</b>	<b>114,240</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Mobile bill		300	3,600
Conveyance		1,000	12,000
Shop (Own)		-	-
Present salary- (Self)		3,000	36,000
Other Expenses (Stationary & Entertainment)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		952	11,425
<b>Total Operating Cost (D)</b>		<b>6,152</b>	<b>73,825</b>
<b>Net Profit (C-D):</b>		<b>3,368</b>	<b>40,415</b>

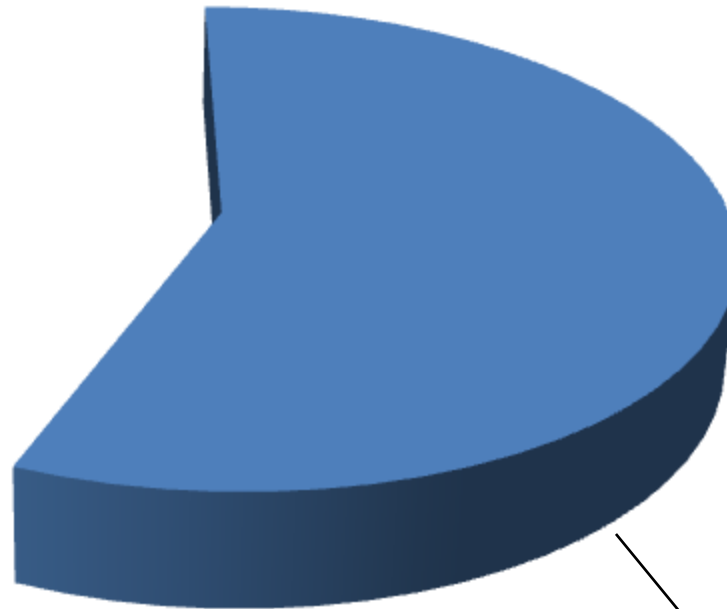
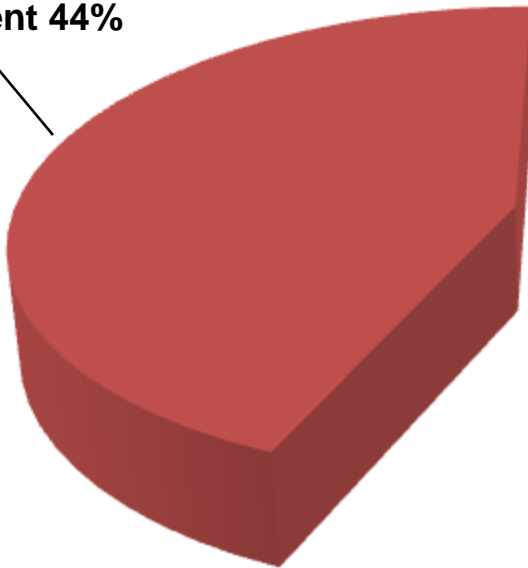
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in goods (Soap, Salt, Oil, Biscuit, juice, soft drinks, chips, chocolate, egg, pickles, detergent powder, rice, flour, pulses, Bakery item, soft drink, stationary etc)	Investment in goods (cosmetics item, gift item, soft drinks & Ice cream, varieties beg, grocery item and stationary etc.)	157,040	200,000	357,040
Investment in machineries (Refrigerator-01, Calculator, bulb, fan etc.)		45,500	-	45,500
Furniture & Decoration		46,000	-	46,000
Cash in hand		3,907	-	3,907
Debtors (since June, 2015 to present)		6,753	-	6,753
Creditors (since July, 2015 to present)		(1,200)	-	(1,200)
<b>Total Capital</b>		<b>258,000</b>	<b>200,000</b>	<b>458,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 258,000
- GTT's Investment BDT 200,000
- Total Capital BDT 458,000

**GTT's  
Investment 44%**



**Entrepreneur's  
contribution  
56%**



# ***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 (Retail & Wholesale) (A)	3,300	92,400	1,108,800	3,795	106,260	1,275,120	4,175	116,886	1,402,632
Less: Cost of Sales (Product Purchase) (B)	2,739	76,692	920,304	3,150	88,196	1,058,350	3,465	97,015	1,164,185
<b>Gross Profit (C) [C=(A-B)]</b>	<b>561</b>	<b>15,708</b>	<b>188,496</b>	<b>645</b>	<b>18,064</b>	<b>216,770</b>	<b>710</b>	<b>19,871</b>	<b>238,447</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		500	6,000		550	6,600
Mobile bill (SMS & Reporting)		550	6,600		600	7,200		650	7,800
Conveyance bill		1,100	13,200		1,200	14,400		1,300	15,600
Shop (Own)		-	-		-	-		-	-
Proposed Salary-Self		4,000	48,000		4,500	54,000		5,000	60,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Other Expenses (Stationary & Entertainment)		700	8,400		750	9,000		800	9,600
<b>Non Cash Item:</b>									
Depreciation Expenses		952	11,425		952	11,425		952	11,425
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>9,135</b>	<b>101,625</b>	<b>-</b>	<b>9,835</b>	<b>118,025</b>	<b>-</b>	<b>10,585</b>	<b>127,025</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>6,573</b>	<b>86,871</b>	<b>-</b>	<b>8,229</b>	<b>98,745</b>	<b>-</b>	<b>9,285</b>	<b>111,422</b>
<b>Retained Income:</b>			<b>86,871</b>			<b>185,616</b>			<b>297,039</b>

**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.)**

<b>SI #</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	94,871	114,745	127,422
1.3	Depreciation Expenses	11,425	11,425	11,425
1.4	Opening Balance of Cash Surplus	-	58,296	88,466
<b>Total Cash Inflow</b>		<b>306,296</b>	<b>184,466</b>	<b>227,314</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchases	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>58,296</b>	<b>88,466</b>	<b>131,314</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Younger brother)  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintain books of Record;
- Ownership of business place in his own name;
- He has on hand training;
- working experiences (6yrs);

## **W**EAKNESS

- Can not supply goods as per demand;

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- The Capital of the entrepreneur will be BDT 555,039 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 11<sup>th</sup> In-house Executive Social Business Design Lab  
on August 27, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures



Sandalina









# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৫-২০২৬



ফর্মিক নং- 36

## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৩৬ তারিখ : ২২/০৭/২০২৫

লাইসেন্সধারীর নাম : প্রিন্সিপ্যাল কমার্শিয়াল সিকিউরিটি কর্পোরেশন

পিতা/স্বামীর নাম : শ্রীঃ হোঃ সত্যজিৎ রায় (বহু)

ঠিকানা : গ্রাম : সাতার পোস্ট : সাতার  
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কমার্শিয়াল সিকিউরিটি কর্পোরেশন  
তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২২/০৭/২০২৫

মোঃ মোশাররফ হোসেন  
চেয়ারম্যান  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।

क्रमांक	विवरण	दिनांक
2019/01/01	...	...
2019/01/02	...	...
2019/01/03	...	...
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2019/01/29	...	...
2019/01/30	...	...
2019/01/31	...	...



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



১৩৩৩

নাম: মোঃ মতিউর রহমান বাবু  
Name: Md Motiur Rahman Babu  
পিতা: মোঃ হবিবুর রহমান  
মাতা: বাছি  
Date of Birth: 17 Mar 1984  
ID NO: 3218828330071

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিই অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: চিনির পটল, চিনির পটল, ডাকঘর: ডাকবাংলা বাজার - ৫৭৫০, সাখাটা, গাইবান্ধা

রক্তের গ্রুপ / Blood Group: A-

১. ১১/০৯/২০০৮

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৯/২০০৮



গ্রামীণ ব্যাংক

সাখাটা শাখা

শাখা

সহজ আণের পাশ বই

নাম মোঃ বাছি বেলা

কর্মী নং ৩৯৮০/১

গ্রুপ নং ০৪

কেন্দ্র নং ০০১

কেন্দ্রের নাম হাটুর গাইবান্ধা, গাইবান্ধা

বই ইস্যুর তারিখ ১৩/৩/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

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**Thank You**