



***Grameen Kalyan***

***Proposed NU Business Name : Shojib Cosmetics.***



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

Name and address	:	Md. Shohel Rana. Vill: Rogurampur, Post: Shomvugonj , Upzila: :Shadar, District: Mymensingh.
Age	:	23 Years
Marital status	:	Single.
No. of siblings:	:	3(Three) Brothers.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input type="text"/> Father <input type="text"/> Most. Shelena Khatun. Md. Abdur Razzak. Branch: Charniloxia, Group # 03, Centre # 48/M, Loan no. 4261, Member since: 1997, First loan: Tk. 10,000, Existing loan: Tk 40,000, Outstanding, Tk 25,460.  My father paying GB loan Installment . No Nil Nil Nil
Education, till to date	:	H.S. C

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	He has no formal training but 03 years experiences in running business.
Other Own/Family Sources of Income	:	Fathers Income from business and agriculture .
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01724014444
National ID number	:	19936115240000082
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT=10,000 (ten thousand) and used the money in agriculture work. Gradually several times she took GB loan and utilized in different purposes.

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

Project's Name	:	Shojib Cosmetics.
Address/ Location	:	Rogurampur, Shomvugonj, Shadar, Mymensingh.
Total Investment	:	<b>BDT Tk.= 2,89,000</b>
Financing	:	Self financing: BDT Tk. 1,89,000 ( Existing business) Required Investment: BDT Tk. 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT= 1500</b> (One thousand five hundred)
Proposed Salary	:	<b>BDT= 3,000</b> (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ Different type of product will be bought &amp; sold;</li> <li>➤ Income from computer (loading memory card, pen drive) @ BDT Tk. 30 per day in average;</li> <li>➤ Estimate sales is about @ BDT Tk. 3500 per day;</li> <li>➤ The estimate profit is about 15% on sales;</li> <li>➤ Expected pay back period is estimate 2 years;</li> <li>➤ Expect date to expand the project in August 2015.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

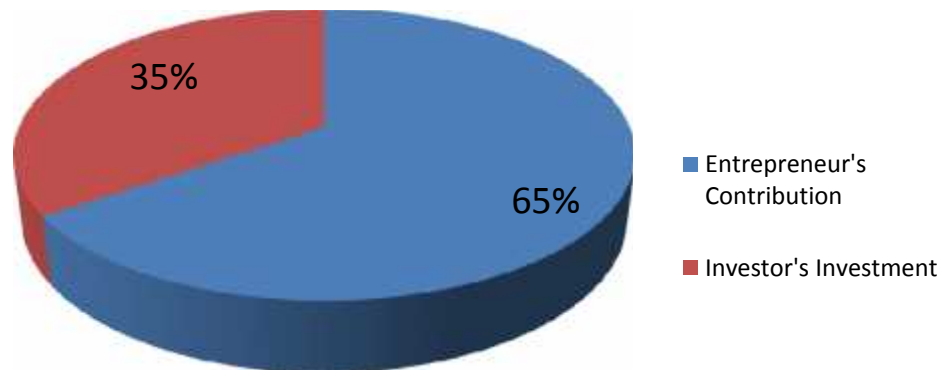
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (Cosmetics)	1,970	49,250	591,000
Income from computer	30	750	9,000
Total sales (A)	2,000	50,000	600,000
Cost of Sales (B)	1,675	41,863	502,350
<b>Gross profit (GP) [C=(A-B)]</b>	<b>326</b>	<b>8,138</b>	<b>97,650</b>
<b><u>Less: Operating Costs:</u></b>			
Salary self		1,500	18,000
Electricity bill		600	7,200
Shop Rent		800	9,600
Mobile bill		200	2,400
Night guard bill		50	600
Other Expenses	20	500	6,000
<b>Non Cash Item:</b>			-
Depreciation Expenses			5,700
<b>Total Operating Cost (D)</b>		<b>3,650</b>	<b>49,500</b>
<b>(C-D) Net Profit:</b>		<b>4,488</b>	<b>48,150</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total Cost (BDT)
Shop advance	25,000	-	25,000
Furniture (decoration)	50,000	-	50,000
Freeze-1& Computer-1	64,000	-	64,000
Cosmetic product (cream, different ornament, Tissue, perfume, face wash, hair oil, body lotion, soap, shampoo, body spray, Harpic, gift product) etc.	20,000	50,000	70,000
Soft drinks	8,000	15,000	23,000
Food Item ( biscuits, cake, cheeps, chocolate, horlicks,tang) etc.	7,000	20,000	27,000
Others product	5,000	10,000	15,000
Cash in Hand	10,000	5,000	15,000
<b>Total</b>	<b>189,000</b>	<b>100,000</b>	<b>289,000</b>

# *Source of Finance*

<b>Particulars</b>	<b>Amount in BDT</b>	<b>%</b>
Entrepreneur's Contribution	189,000	65
Investor's Investment	100,000	35
<b>Total Investment</b>	<b>289,000</b>	<b>100</b>





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Sales (cosmetics)	3,500	87,500	1,050,000	3,850	96,250	1,155,000
Income from computer	30	750	9,000	33	825	9,900
<b>Total Sales or revenue(A)</b>	<b>3,530</b>	<b>88,250</b>	<b>1,059,000</b>	<b>3,883</b>	<b>97,075</b>	<b>1,164,900</b>
Cost of sales (B)	2,975	74,375	892,500	3,124	78,094	937,125
<b>Gross profit (GP)= [C (A-B)]</b>	<b>555</b>	<b>13,875</b>	<b>166,500</b>	<b>759</b>	<b>18,981</b>	<b>227,775</b>
<b>Less: Operating Costs:</b>						
Electricity bill		600	7,200		660	7,920
Shop Rent		800	9,600		880	10,560
Night guard bill		50	600		55	660
Transportation		300	3,600		330	3,960
Proposed salary-self		3,000	36,000		3,300	39,600
Mobile bill		300	3,600		330	3,960
Other Expenses	20	500	6,000		550	6,600
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			6,000			6,300
<b>Total Operating Cost (D)</b>		<b>5,550</b>	<b>72,600</b>		<b>6,105</b>	<b>79,560</b>
<b>(C-D)Net Profit</b>		<b>8,325</b>	<b>93,900</b>		<b>12,876</b>	<b>148,215</b>
<b>Retained Income:</b>			<b>93,900</b>			<b>148,215</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 08 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
<b><u>Cash inflow:</u></b>		
Opening Balance	10,000	143,900
Capital Infusion by Investor	100,000	-
Sales	1,059,000	1,164,900
<b>Total Receipts</b>	<b>1,169,000</b>	<b>1,308,800</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	892,500	937,125
Operating expenses	72,600	79,560
Return to investor ( including Transfer fee	60,000	60,000
<b>Total payment</b>	<b>1,025,100</b>	<b>1,076,685</b>
<b>Closing Balances</b>	<b>143,900</b>	<b>232,115</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1
- Trade license: own name;
- Skill & Experience.

## **W**EAKNESS

- Lack of Capital;
- Limited product.

## **O**PPORTUNITIES

- Local demand.
- Fixed customer.
- Investor's money will be payback in 2 years.

## **T**HREATS

- Theft;
- Fire burn;
- Credit sales.

Presented at 6<sup>th</sup> Ex. SB Design Lab on August 12,  
2015 at Grameen Kalyan.

Thank you

# Pictures

# My Shop.











# *My Product*



# Trade License

বিলম্বিতাধীন বহুমাসিক গ্রাহক

৪৬৯  
সদর, ময়মনসিংহ

ক্রমিক নং  
লাইসেন্স নং ২৬৭  
বহি নং ০৬

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফর্ম নং ১৩ অনুযায়ী

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : **স্বর্গীয় কমিউনিটি**  
মালিকের নাম : **শ্রী: আব্দুল্লাহ আল-আব্বাস**  
গ্রাম/ঠিকানা : গ্রাম : **হালুয়াখালী** ডাকঘর : **শাহুল্লাহ / রাঘবপুর মান্দরা**  
উপজেলা : **সদর, জেলা : ময়মনসিংহ**

পিতা/বাহীর নাম : **শ্রী: হুমায়ুন কবীর**  
তারিখ নিকট থেকে : **৩০** তারিখ : **৩০/০৫/২০১৬** টাক (কথায়) : **তিন হাজার টাকা**

মার বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : **সাধারণ**  
লাইসেন্সের মেয়াদ : **৩০/০৫/২০১৬ হইতে তারিখ পর্যন্ত**

বিঃদ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

মুহূর্ত মেয়াদে প্রদত্ত  
লাইসেন্স প্রদানকারীর  
স্বাক্ষর ও সীল

• সদস্যদের ট্যাগ দিন • দুটি স্তম্ভেই ঘোষণা  
• লিফটে সমস্তমত টিকা লক: কুলে শহর  
জন-মুক্ত অধিকাঙ্ক কক্ষ • অয়োজনমুক্ত লম্বন ব্যবস্থার কক্ষ  
• গাছ লাগানো, পরিবেশ বানান

**Thank You**