



Grameen Kalyan

Proposed NU Business Name : Satota Cosmetic



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Abdul Roshid. Vill : Dakkhin Bhubanipur, Post: Jodubya. Upazilla : Kumarkhali, District: Kushtia.
Age	:	30 Years.
Marital status	:	Married.
No. of siblings:	:	02 (Two) sister's
Children:	:	02 daughter's
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: Asia Khatun.
(iii) Father's name	:	Md : Eman Ali Sheikh.
(iv) GB member's info	:	Branch: Kumarkhali, Group # 08, Centre # 24/M, Loan no : 5013. Member since: 2004, First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 3,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Five

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cosmetic Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	15 (Fifteen) years of experience in this business. Entrepreneur started his business with BDT 1,250/- (One Thousand Two hundred fifty taka only). Now it's value is BDT 1,29,000/- (One Lac twenty nine thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01785735135.
National ID number	:	19865017134000033.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (Five thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

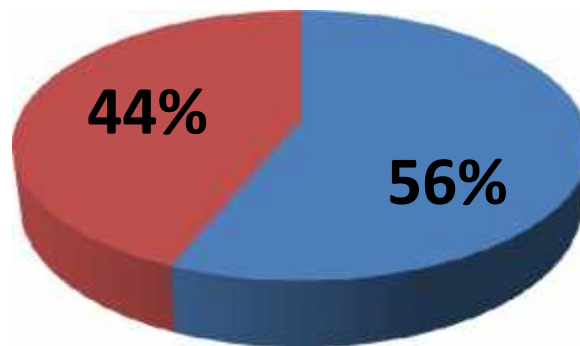
Project's Name	:	Satota Cosmetic
Address/ Location	:	Modhupur Bazar , Kumarkhali, Kushtia.
Total Investment	:	BDT 2,74,000
Financing	:	Self financing: BDT 1,54,000 Required Investment: BDT 1,20,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000/- (Five Thousand Only)
Proposed Salary	:	BDT 7,000/- (seven Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types (Shop, shampoo, Perfume, Face wash, City Gold item, Ladies item, toys, etc) of products; ➤ Gain on Sale 40%. ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months; ➤ Expected date to start the project is as soon as possible;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
Investments in different categories:				
Soap	5,000		5,000	10,000
Shampoo	2,000		4,000	6,000
Perfume	3,500		10,000	13,500
Face wash	1,000		10,000	11,000
Trolley Bag	3,000		15,000	18,000
Powder	3,000		5,000	8,000
Fair & Lovely	6,000		5,000	11,000
Hair Oil	2,500		3,000	5,500
Tooth Paste	3,000		3,000	6,000
City gold & Toys	40,000		40,000	80,000
Ladies-ware	5,000		10,000	15,000
Furniture	20,000	15,000		35,000
Account Receivable	15,000			15,000
Others	10,000		10,000	20,000
Shop Advance	10,000			10,000
Cash in hand		10,000		10,000
Total Capital	129,000	25,000	120,000	274,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	154,000	56
Investor's Investment	120,000	44
Total Investment	274,000	100



- Entrepreneur's Contribution
- Investor's Investment

Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
Less: Cost of sales (B):	1,800	54,000	648,000
Gross profit (GP) [C=(A-B)]	1,200	36,000	432,000
Less: Operating Costs:			
Electricity bill		200	2,400
Shop Rent		600	7,200
Transportation		1,000	12,000
Mobile bill		300	3,600
Present salary/Drawings-self		5,000	60,000
Entertainment		200	2,400
Non Cash Item:			
Depreciation Expenses		300	3,600
Total Operating Cost (D)		7,600	91,200
(C-D)Net Profit:		28,400	340,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,500	143,000	1,716,000	6,325	164,450	1,973,400
Less: Cost of sales (B):	3,300	85,800	1,029,600	3,795	98,670	1,184,040
Gross profit (GP) [C=(A-B)]	2,200	57,200	686,400	2,530	65,780	789,360
Less: Operating Costs:						
Electricity bill		300	3,600		330	3,960
Generator Bill		150	1,800		165	1,980
Shop Rent		600	7,200		660	7,920
Transportation		1000	12,000		1100	13,200
Mobile bill		400	4,800		440	5,280
Proposed salary (01 Person)		7,000	84,000		7,000	84,000
Entertainment		300	3,600		330	3,960
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	10,250	123,000	0	10,575	126,900
(C-D)Net Profit:		46,950	563,400		55,205	662,460
Retained Income:			563,400			662,460

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Installment will be paid in every three month including ownership transfer fee after three months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	0	636,400
Capital Infusion by UDYOKTA	25000	
Capital Infusion by Investor	120000	
Sales	1,716,000	1,973,400
Total Receipts	1,861,000	2,609,800
Cash Outflow:		
Cost of goods sold	1,029,600	1,184,040
Operating expenses	123,000	126,900
Return to investor	72,000	72,000
Total payment	1,224,600	1,382,940
Closing Balances	636,400	1,226,860

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1; Employee: 0
- Ownership in his own name.

WEAKNESS

- Monitoring the quality;
- Choose better product.

OPPORTUNITIES

- Huge demand in local area;
- I have a cosmetic shop in the market.
- This market site situated school, college, madrasa.
- Investor's money will be payback in two years.

THREATS

- Theft.

Presented at 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Existing Business Photo

















Nu with his Mother



Thank You