

*Proposed NU Business Name : **M/S Ma Cosmetics & Electronics***  
*Business Category: **General Retail & Wholesale***



*Project Identified by: **Md. Jamshed Ali Sarkar, Asst. Officer, Saghata Unit, Gaibandha***  
*Business Proposal Prepared by: **Fahina Yesmin Happy***

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

Name and address	:	<b><i>Md. Rafique Miah</i></b> Vill: Uttar Mothor Para, Union: 06 no. Ghuridoho, Post: Ullah Sonatola, Upazila: Saghata, District: Gaibandha.
Age	:	20 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) 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. Rofika Begum
(iii) Father's name	:	Md. Sahed Ali
(iv) GB member's info	:	<i>Branch: Ghuridoho, Saghta, Gaibandha, Centre # 13/mo</i> <i>Loan no.: 2305, Membership since August 10, 1999 to February 18, 2012</i> First loan: Tk. 3,000 Existing loan: Tk. Nil, Last Loan: 10,000
Further Information:		
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	Nil
	:	Nil

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

Education, till to date	:	Class Ten
Present Occupation (Besides own business, i.e., perusing 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.)	:	<p>03 (Three) years experience is running his own business. He started the business with BDT 15,000 (Fifteen thousand).</p> <p>He has 03 (Three) Years working experience as an assistant from his brother's Servicing Shop.</p> <p>He has taken 03 (Three) months training on computer Program from Firoz Computer Shop in his local area.</p>
Other Own/Family Sources of Income	:	<p>His Fathers' income from entrepreneur's business as an assistant and agriculture. His elder brother's income from business (Servicing Shop). His another brother's income from Job (Bangladesh Ansar VDP).</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01774829016
NU's National ID No.	:	19953287270066084
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Rofika Begum is a GB member since August 10, 1999 to February 18, 2012 at first she took GB loan BDT 3,000 (three thousand).
- Successively several times she utilized GB loan for raring goat, cows, household and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M/S Ma Cosmetics &amp; Electronics</i></b>
Address/ Location	:	Motherdoho bazar, Saghta, Gaibandha.
Total Investment in BDT	:	Tk. 87,400
Financing	:	Self Tk. 37,400 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 1,500 (One thousand five hundred)
Proposed Salary	:	BDT 2,000 (Two thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% and Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 20% and Servicing 100%
(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	400	11,200	134,400
Income from Servicing	150	4,200	50,400
<b>Total income from Sales &amp; Services (A)</b>	<b>550</b>	<b>15,400</b>	<b>184,800</b>
<b>Cost of products (B)</b>	<b>320</b>	<b>8,960</b>	<b>107,520</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>230</b>	<b>6,440</b>	<b>77,280</b>
<b>Less: Operating Cost:</b>			
Electricity bill		150	1,800
Shop Rent		300	3,600
Mobile bill		200	2,400
Conveyance bill		300	3,600
Provision of bad debt		3	32
Present Salary (Self & family)		1,500	18,000
Present Salary (Assisting-01-father)		600	7,200
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		145	1,741
<b>Total Operating Cost (D)</b>		<b>4,198</b>	<b>50,372</b>
<b>Net Profit (C-D):</b>		<b>2,242</b>	<b>26,908</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

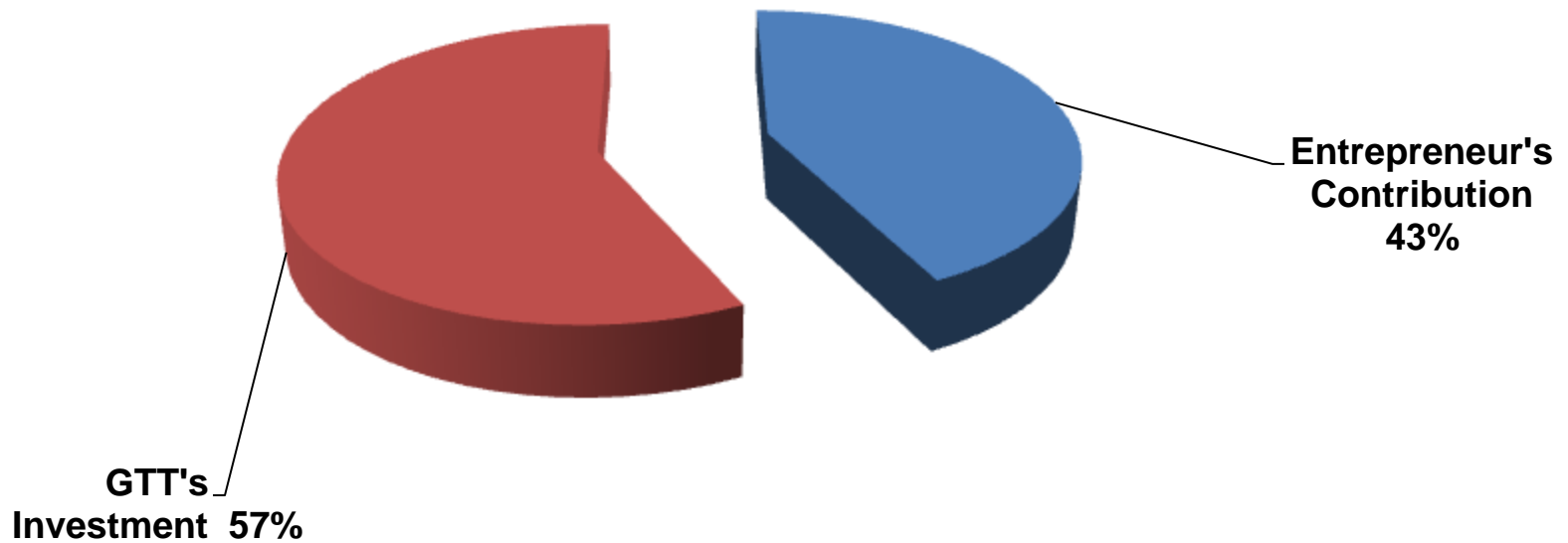
<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (cosmetics item, electronics item, stationary item, servicing materials etc.)	Investment in products (cosmetics item, electronics item, servicing materials etc.)	14,042	43,000	57,042
Investment in Equipment (volt machine, meter, stabilizer, fan, light etc.)		6,850	-	6,850
Cash in hand		1,208	-	1,208
Debtors (Since March, 2016 to at Present)		3,170	-	3,170
Decoration (fixture and fittings)		7,130	7,000	14,130
Advance for Shop		5,000	-	5,000
<b>Total Capital</b>		<b>37,400</b>	<b>50,000</b>	<b>87,400</b>

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 37,400

■ GTT's Investment BDT 50,000

■ Total Capital BDT 87,400





# ***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	800	22,400	268,800	936	26,208	314,496	1,076	30,139	361,670
Est. Income from Servicing	220	6,160	73,920	257	7,207	86,486	301	8,432	101,189
<b>Est. Total income from Sales &amp; Services (A)</b>	<b>1,020</b>	<b>28,560</b>	<b>342,720</b>	<b>1,193</b>	<b>33,415</b>	<b>400,982</b>	<b>1,378</b>	<b>38,572</b>	<b>462,859</b>
<b>Cost of products (B)</b>	<b>640</b>	<b>17,920</b>	<b>215,040</b>	<b>749</b>	<b>20,966</b>	<b>251,597</b>	<b>861</b>	<b>24,111</b>	<b>289,336</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>380</b>	<b>10,640</b>	<b>127,680</b>	<b>445</b>	<b>12,449</b>	<b>149,386</b>	<b>516</b>	<b>14,460</b>	<b>173,523</b>
<b>Less: Operating Cost:</b>									
Electricity bill		250	3,000		350	4,200		350	4,200
Shop Rent		300	3,600		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		800	9,600		1,000	12,000		1,000	12,000
Provision of bad debt		3	32		3	32		3	32
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Self & family)		2,000	24,000		2,500	30,000		3,000	36,000
Proposed Salary (Assisting-01-Father)		1,500	18,000		2,000	24,000		2,500	30,000
Bank Charge (DD, PO, SC)		100	1,200		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,200	14,400		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		203	2,441		203	2,441		203	2,441
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>7,189</b>	<b>84,272</b>	<b>-</b>	<b>8,489</b>	<b>101,872</b>	<b>-</b>	<b>9,489</b>	<b>113,872</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>3,451</b>	<b>43,408</b>	<b>-</b>	<b>3,959</b>	<b>47,513</b>	<b>-</b>	<b>4,971</b>	<b>59,651</b>
<b>Retained Income</b>			<b>43,408</b>			<b>90,921</b>			<b>150,572</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>Sl #</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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	45,408	51,513	63,651
1.3	Depreciation Expenses	2,441	2,441	2,441
1.4	Opening Balance of Cash Surplus	-	35,848	65,802
	<b>Total Cash Inflow</b>	<b>97,848</b>	<b>89,802</b>	<b>131,894</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>35,848</b>	<b>65,802</b>	<b>107,894</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> Business Experience : 6yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and Services as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customer.</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 187,972 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 203<sup>rd</sup> as Yunus Centre and 49<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on March 10, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

# Pictures



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Handwritten text on a white card, possibly a name or address.



















Alpha  
Cinta

Smart

Handwritten text on a sign, possibly a price list or product information, with some illegible characters.



ইউপি ফর্ম-১৩

# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসরঃ ২০১৫-২০১৬ইং

**উড লাইসেন্স**

## ৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘরঃ ডাকবাংলা বাজার,  
উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

বই নম্বর : ০৩ তারিখঃ ৩৬-০৬-২০১৫

সুবিধেদাঃ ২০৬

প্রতিষ্ঠানের নাম : মোনাম্মি মা-আব্বাসিয়া ইসলামিক স্কুল

লাইসেন্স ধারীর নাম : মোঃ রজিবুল মিয়া

পিতা/স্বামী/শ্রো : জেএ-মোঃ হুসেইনুল হক

ঠিকানা : গ্রামঃ আব্বাসিয়া ইউনিয়নঃ ঘুড়িদহ উপজেলাঃ সাঘাটা জেলাঃ গাইবান্ধা

পেশার ধরণ : আব্বাসিয়া ইসলামিক স্কুল

মেয়াদঃ ৩০ জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২০০০ টাকা (কমপক্ষে) ক্রমিক নং ১০৬

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

(মোঃ আব্দুল করিম আহমদ)

চেয়ারম্যান

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।



# ଦୈନିକ ବିଦ୍ଧି ହିମାଠ

କ୍ର.ନଂ	ବିଦ୍ଧି	ଫଳ
୧।	୧।	୧୫୦୮
୨।	୨।	୧୬୦୮
୩।	୩।	୧୭୦୮
୪।	୪।	୧୮୦୮
୫।	୫।	୧୯୦୮
୬।	୬।	୨୦୦୮



গ্রামীণ ব্যাংক

দুর্গেশ্বর নন্দগাওঁ শাখা

সহজ ঋণের পাশ বই

নাম ..... শ্রীমতীঃ ব্রজী দেবী দেবী

ঋণী নং ..... ২৩০৮

গ্রুপ নং ..... ০৪

কেন্দ্র নং ..... ১৩০৮

কেন্দ্রের নাম ..... স্বপ্না দেবী দেবী

বই ইস্যুর তারিখ ..... ২১/১০

শাখা ব্যবস্থাপকের স্বাক্ষর ..... T.C



ଏ ପ୍ରକାରୀ ସମାପନପତ୍ର ପ୍ରତି କାର୍ଯ୍ୟକାରୀ :-  
ଏହି ପତ୍ର ଉପରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ସମସ୍ତ ବିଷୟରେ ସମ୍ପୂର୍ଣ୍ଣ ସତ୍ୟ ଓ ସଠିକ୍ ଭାବରେ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ଏହାକୁ ସମ୍ପୂର୍ଣ୍ଣ ଭାବରେ ଗ୍ରହଣ କରାଯାଇଛି ।  
ଏହି ପତ୍ର ଉପରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ସମସ୍ତ ବିଷୟରେ ସମ୍ପୂର୍ଣ୍ଣ ସତ୍ୟ ଓ ସଠିକ୍ ଭାବରେ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ଏହାକୁ ସମ୍ପୂର୍ଣ୍ଣ ଭାବରେ ଗ୍ରହଣ କରାଯାଇଛି ।  
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ଫାଉଣ୍ଡେସନ୍  
ସ୍ପୋର୍ଟସ୍  
ଉପାଧିକାରୀଙ୍କ ନାମ :-  
ପ୍ରମାଣିତ :-  
ତାରିଖ :-  
ସ୍ଥାନ :-  
ସ୍ୱାକ୍ଷର :-  
ସ୍ୱାକ୍ଷର :-

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**Thank You**