

**Proposed NU Business Name : New Proshadoni  
Cosmetics Centre**  
**Business Category: General Retail & Wholesale**



**Business Proposal Identified by: Md. Abdur Rahim, Assit. Officer, Rohanpur unit,  
Chapainawabganj.**  
**Business Proposal Prepared by: Md. Mahbubur Rahman Bhuiyan.**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Dalim Reza</b> Vill: Hausnagar, Union: Chudala, Post: Chudala, Upazila: Gomastapur, District: Chapainawabganj
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers & 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. Shahida Begum
(iii) Father's name	:	Let. Danish Ali
(iv) GB member's info	:	<i>Branch: Chudala, Gomastapur. Centre # 05/mo</i> <i>Loan no.: 1734/2, Member since 2000 to 2015.</i> First loan: Tk.2,000 Existing loan: Nil. Last Loan: TK. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	His other's income from Contractor.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	04 (four) years experience is running his own business. He started the business only with Tk. 1300,000 (One lac Thirty thousand). : He has 5 (Five) years working experience as an Contractor Business.
Other Own/Family Sources of Income	:	His two bother's income from job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01727786531
NU's National ID No.	:	7013742279437
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Shahida Begum is a GB Member since 2000 to 2015 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for repairing house and purchasing cow.
- Finally GB loan helped her to improve her economic condition and livelihood.

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

Business Name	:	<b><i>New Proshadoni Cosmetics Sendeary</i></b>
Address/ Location	:	Chudalabazar, Gomastapur, Chapainawabganj.
Total Investment in BDT	:	Tk. 406,000.
Financing	:	Self Tk. 306,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (Six thousand)
Proposed Salary (estimates)	:	Taka 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25%.
(ii) Estimated % of proposed gross profit margin	:	On products 25%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>2,200</b>	<b>61,600</b>	<b>739,200</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>1,650</b>	<b>46,200</b>	<b>554,400</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>550</b>	<b>15,400</b>	<b>184,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Shop rent		1,000	12,000
Night Guard bill		60	720
Mobile bill		500	6,000
Conveyance bill		800	9,600
Ownership Transfer Fee		-	-
Present Salary (Self and family)		6,000	72,000
Provision of Bad Debt		1	10
Other Cost (stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		268	3,215
<b>Total Operating Cost (D)</b>		<b>9,529</b>	<b>114,345</b>
<b>Net Profit (C-D):</b>		<b>5,871</b>	<b>70,455</b>

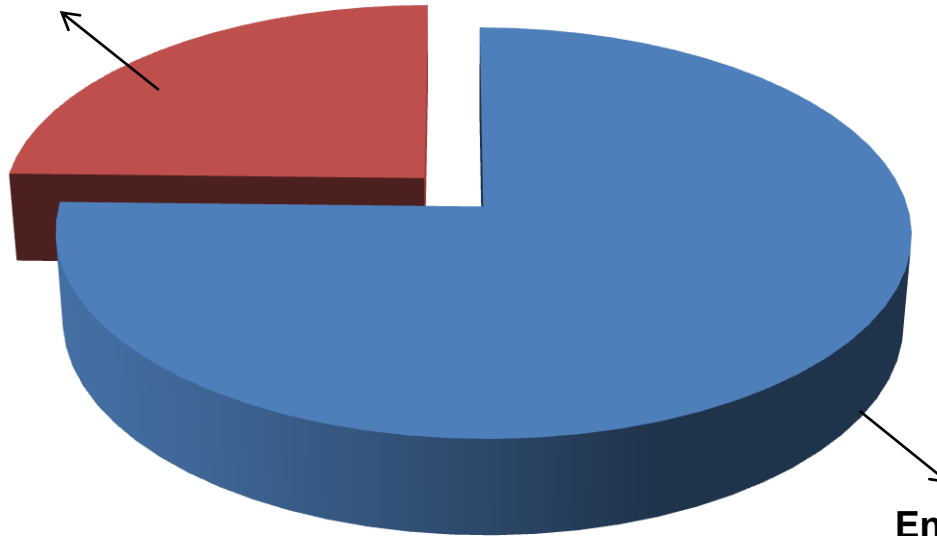
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (cosmetics item, bags etc)	Investment in products (cosmetics item, bags etc)	251,017	100,000	351,017
Investment in Equipments & Tools ( bulb and fan etc.)		3,000		3,000
Cash in hand		5,333		5,333
Advance for shop		20,000		20,000
Decoration ( fixture and fittings)		27,650		27,650
Debtors (Since February, 2016 to at present)		1,000		1,000
Creditors (Since February, 2016 to at present)		(2,000)		(2,000)
<b>Total Capital</b>		<b>306,000</b>	<b>100,000</b>	<b>406,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 306,000
- GTT's Investment BDT 100,000
- Total Capital BDT 406,000

**GTT's  
Investment  
25%**



**Entrepreneur's  
Contribution  
75%**



# **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
<b>Estimated sales income from products (A)</b>	<b>3,014</b>	<b>84,392</b>	<b>1,012,704</b>	<b>3,768</b>	<b>105,490</b>	<b>1,265,880</b>	<b>4,370</b>	<b>122,368</b>	<b>1,468,421</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>2,261</b>	<b>63,294</b>	<b>759,528</b>	<b>2,826</b>	<b>79,118</b>	<b>949,410</b>	<b>3,278</b>	<b>91,776</b>	<b>1,101,316</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>754</b>	<b>21,098</b>	<b>253,176</b>	<b>942</b>	<b>26,373</b>	<b>316,470</b>	<b>1,093</b>	<b>30,592</b>	<b>367,105</b>
<b>Less: Operating Cost:</b>									
Electricity bill		350	4,200		450	5,400		550	6,600
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		110	1,320		160	1,920		210	2,520
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance bill		1,300	15,600		1,800	21,600		2,300	27,600
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self and family)		7,000	84,000		8,000	96,000		8,500	102,000
Provision of Bad Debt		1	10		1	10		1	10
Other Cost (stationary & Entertainment etc.)		900	10,800		1,300	15,600		1,500	18,000
<b>Non Cash Item:</b>									
Depreciation Expenses		268	3,215		268	3,215		268	3,215
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>12,450</b>	<b>145,075</b>	<b>-</b>	<b>14,600</b>	<b>175,205</b>	<b>-</b>	<b>16,050</b>	<b>192,605</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>8,648</b>	<b>108,101</b>	<b>-</b>	<b>11,772</b>	<b>141,265</b>	<b>-</b>	<b>14,542</b>	<b>174,500</b>
<b>Retained Income</b>			<b>108,101</b>			<b>249,366</b>			<b>423,866</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	112,101	149,265	182,500
1.3	Depreciation Expenses	3,215	3,215	3,215
1.4	Opening Balance of Cash Surplus	-	91,316	195,796
	<b>Total Cash Inflow</b>	<b>215,316</b>	<b>243,796</b>	<b>381,511</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>91,316</b>	<b>195,796</b>	<b>333,511</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: ()  
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- He has on hand training;
- Skilled and working experience : 09 Years.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 729,866 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 230<sup>rd</sup> as Yunus Centre and 60<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 17, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures

















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

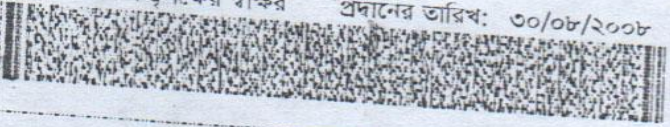


নাম: মোঃ ডালিম রেজা  
Name: Md Dalim Reza  
পিতা: মৃত দানেশ আলী  
মাতা: মোসাঃ শাহিদন বেগম  
Date of Birth: 01 Jun 1989

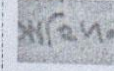
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: উত্তর হাউসনগর, ডাকঘর: চৌডালা - ৬৩২০, গোমস্তাপুর,  
টাঙ্গাইল-বাবগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৮/২০০৮



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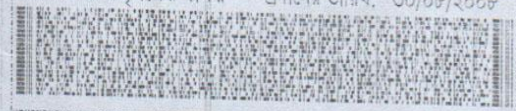


নাম: মোসাঃ শাহিদন বেগম  
Name: Mst Shahidon Begum  
স্বামী: মৃত মোঃ দানেশ আলী  
মাতা: মোসাঃ রেফুল বেগম  
Date of Birth: 05 Jun 1950

ID NO: 7013742267994

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**Thank You**