



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Salauddin Cosmetics

Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alauddin Vill: Sadir Ali, Union: Godkhali, Post: Godkhali, Upazila: Jhikargacha, District: Jessore.
Age	:	23 years
Marital status	:	Married
Children	:	02 (Two) Sons and 01 (One) Daughter.
No. of siblings:	:	01 (One) Sister and 02 (Two) 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	:	Saleha Begum
(iii) Father's name	:	Md. Hasem Ali
(iv) GB member's info	:	<i>Branch: Godkhali, Jhikargacha, Jessore, Centre # 32/mo, Loan no.: 3504, Member since July15, 2010</i> First loan: Tk. 7,000 Existing loan: 25,000, Outstanding loan: Tk. 2,268
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 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.)	:	06 (Six) years experience is running his own business. He started the business only with Tk. 50,000 (Fifty thousand). : He has on hand training. :
Other Own/Family Sources of Income	:	His Father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01955775948
NU's National ID No.	:	19924112335000009
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Saleha Begum is a GB member since July 15, 2010 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for Cultivation and assisting her Son in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her Son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Salauddin Cosmetics</i>
Address/ Location	:	Godkhali, Jhikargacha bazar, Jessore.
Total Investment in BDT	:	Tk. 470,000
Financing	:	Self Tk. 350,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 15%
(ii) Estimated % of proposed gross profit margin	:	On an Average 15%
(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 (A)	3,500	98,000	1,176,000
Less: Cost of Sales (Purchase product) (B)	2,975	83,300	999,600
Gross Profit (C) [C=(A-B)]	525	14,700	176,400
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		300	3,600
Night Guard bill		100	1,200
Shop rent		800	9,600
Mobile bill		300	3,600
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		7,000	84,000
Other Cost (stationary & Entertainment etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		297	3,563
Total Operating Cost (D)		11,997	143,963
Net Profit (C-D):		2,703	32,438

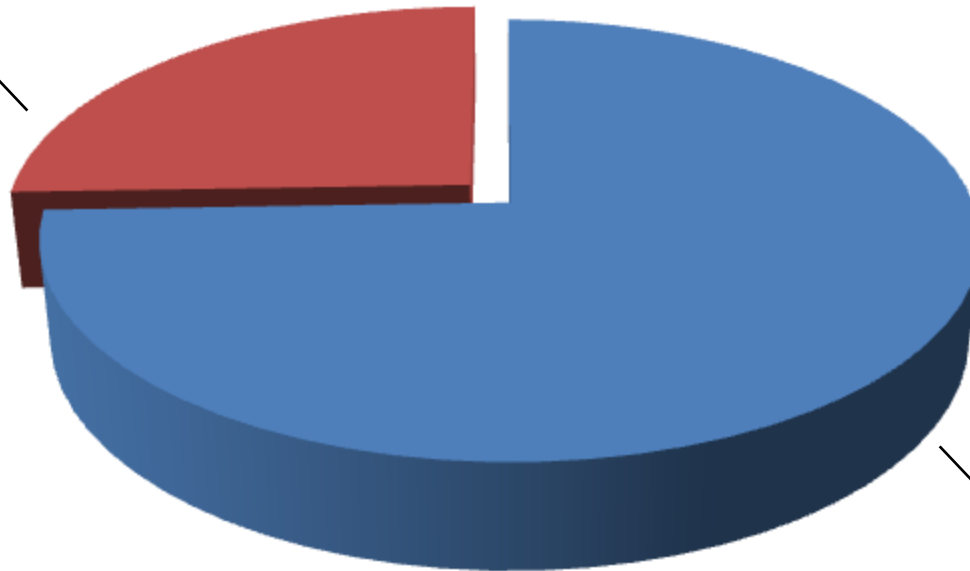
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cosmetics item, beg and Stationary item etc.)	Investment in products (Cosmetics item and Stationary item etc.)	240,966	120,000	360,966
Cash in hand		13,572	-	13,572
Decoration (fixture and fittings)		23,750	-	23,750
Debtors (Since April, 2015 to present)		29,480	-	29,480
Creditors (Since May, 2015 to present)		(5,500)	-	(5,500)
GB Outstanding Loan		(2,268)	-	(2,268)
Advance for Shop		50,000	-	50,000
Total Capital		350,000	120,000	470,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 350,000
- GTT's Investment BDT 120,000
- Total Capital BDT 470,000

**GTT's Investment
26%**



**Entrepreneur's
Contribution 74%**

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 (A)	4,500	125,999	1,511,983	5,175	144,898	1,738,781	5,951	166,633	1,999,598
Less: Cost of Sales (Purchase product) (B)	3,825	107,099	1,285,186	4,399	123,164	1,477,964	5,059	141,638	1,699,658
Gross Profit (C) [C=(A-B)]	675	18,900	226,797	776	21,735	260,817	893	24,995	299,940
Less: Operating Cost:									
Electricity bill		600	7,200		650	7,800		650	7,800
Generator bill		300	3,600		350	4,200		350	4,200
Night Guard bill		100	1,200		100	1,200		150	1,800
Shop rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance bill		2,200	26,400		2,400	28,800		2,900	34,800
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-Self		8,000	96,000		9,000	108,000		9,000	108,000
Other Cost (stationary & Entertainment etc.)		750	9,000		950	11,400		950	11,400
Non Cash Item:									
Depreciation Expenses		297	3,563		297	3,563		297	3,563
Total Operating Cost (D)	-	14,347	167,363	-	15,947	191,363	-	16,497	197,963
Net Profit (C-D):	-	4,553	59,435	-	5,788	69,455	-	8,498	101,977
Retained Income			59,435			128,890			230,867

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	64,235	79,055	111,577
1.3	Depreciation Expenses	3,563	3,563	3,563
1.4	Opening Balance of Cash Surplus	-	36,729	61,747
	Total Cash Inflow	187,797	119,347	176,886
2.0	Cash Outflow			
2.1	Product Purchase	120,000	-	-
2.2	GB Outstanding Loan	2,268		
2.3	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	151,068	57,600	57,600
3.0	Total Cash Surplus	36,729	61,747	119,286

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- he has on hand training;
- Good Reputation;
- Skilled and working experiences (6yrs).

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers (regular basis);
- The Capital of the entrepreneur will be BDT 580,867 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 14th In-house Executive Social Business Design Lab
On September 16, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

সালাউদ্দীন ভ্যারাইটিজ স্টোর

প্রোঃ মোঃ আলাউদ্দীন, মোবাঃ ০১৯৬৫ ৫৩০২২৬











SPIKE



Glycerine



৪নং গদখালী ইউনিয়ন

ইউপি ফরম-৭(১২/১ নিয়ম অনুযায়ী)

উপজেলা : বিকরগাছা, জেলা : যশোর।

ট্রেড লাইসেন্স

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পরিষদ

বহি নম্বর

লাইসেন্স নম্বর-

প্রতিষ্ঠানের নাম

লাইসেন্সধারীর নাম

পিতা / স্বামীর নাম

ঠিকানা

পেশার ধরণ

২০১৫-২০১৬
ফি প্রদানের পরিমাণ টাকা

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

২/১/২০১৫
তারিখ-

মাল্যউদ্দিন ফার্মেটিক্স

মোঃ আনউদ্দিন

মোঃ হাফিজ আলী

গদখালী, বাজার, বিকরগাছা, যশোর

ফার্মেটিক্স এর ব্যবসা

অর্থ বৎসর পর্যন্ত বৈধ।

(কথায়)

মুহুর্তি করে

শাহবুলিস আহমেদ
স্বাক্ষর

৪নং গদখালী ইউনিয়ন
উপজেলা, যশোর।
৪নং গদখালী ইউনিয়ন পরিষদ

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RoCal-D VITA



22/02/20

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Thank You