

*Proposed NU Business Name : **Mostafijur Cosmetics & Stationary***

*Business Category: **General Retail & Wholesale***



*Project Identified & Information Collected by: **Md. Abdul Momin***
*Business Proposal Prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mostafijur Rahman</i> Vill: Saluapurbo, Union: Udakhali, Post: Udakhali, Upazila: Fulchori, District: Gaibandha.
Age	:	24 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 02 (Two) Sisters.
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. Rasheda Begum
(iii) Father's name	:	Md. Abu Bakkar Siddique
(iv) GB member's info	:	<i>Branch: Udakhali, Fulchori, Centre # 47/mo, Loan no.: 5125/1, Membership since January 01, 2012 First loan: Tk. 2,000 Existing loan: Tk. 20,000, Outstanding Loan: 9,880</i>
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 Nine
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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 10,000 (Ten thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from as an assistant of entrepreneur business and agriculture. His brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01736061739
NU's National ID No.	:	19913212171029380
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rasheda Begum is a GB member January 01, 2012 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for cultivation purposes, household purpose and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mostafijur Cosmetics & Stationary</i>
Address/ Location	:	Kalir bazar, Fulchori, Gaibandha.
Total Investment in BDT	:	Tk. 234,000
Financing	:	Self Tk. 184,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(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	1,700	47,600	571,200
Less: Cost of sales of products (Product purchase)	1,360	38,080	456,960
Gross Profit (C) [C=(A-B)]	340	9,520	114,240
Less: Operating Cost:			
Electricity bill		350	4,200
Generator bill		180	2,160
Shop rent		450	5,400
Mobile bill		300	3,600
Night Guard bill		150	1,800
Conveyance bill		500	6,000
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-01-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		124	1,490
Total Operating Cost (D)		7,554	90,650
Net Profit (C-D):		1,966	23,590

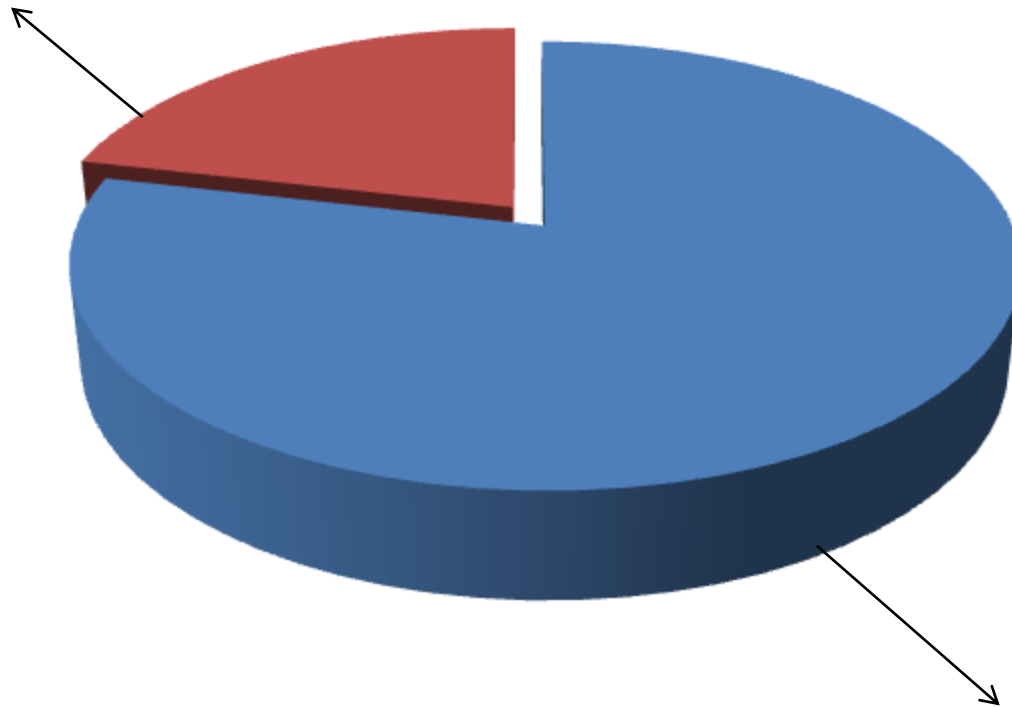
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cosmetics item, stationary item and others etc.)	Investment in products (Cosmetics item and Stationary item etc.)	116,000	50,000	166,000
Investment in equipment (Television, fan, light, calculator etc.)		7,000	-	7,000
Cash in hand		2,480	-	2,480
GB Outstanding Loan		(9,880)	-	(9,880)
Advance for Shop		64,000	-	64,000
Decoration (Fixture & Fittings)		4,400	-	4,400
Total Capital		184,000	50,000	234,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 184,000
- GTT's Investment BDT 50,000
- Total Capital BDT 234,000

**GTT's Investment
21%**



**Entrepreneur's
Contribution 79%**

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
Est. Sales income from products	2,400	67,200	806,400	2,928	81,984	983,808	3,514	98,381	1,180,570
Less: Cost of sales of products (Product purchase)	1,920	53,760	645,120	2,342	65,587	787,046	2,811	78,705	944,456
Gross Profit (C) [C=(A-B)]	480	13,440	161,280	586	16,397	196,762	703	19,676	236,114
Less: Operating Cost:									
Electricity bill		450	5,400		550	6,600		600	7,200
Generator bill		200	2,400		200	2,400		230	2,760
Shop rent		450	5,400		450	5,400		450	5,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		180	2,160		180	2,160
Conveyance bill		1,000	12,000		2,000	24,000		3,000	36,000
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-01-Father)		1,000	12,000		1,000	12,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		124	1,490		124	1,490		124	1,490
Total Operating Cost (D)	-	10,843	128,110	-	13,173	158,070	-	15,953	191,430
Net Profit (C-D):	-	2,598	33,170	-	3,224	38,692	-	3,724	44,684
Retained Income			33,170			71,862			116,546

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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	35,170	42,692	48,684
1.3	Depreciation Expenses	1,490	1,490	1,490
1.4	Opening Balance of Cash Surplus	-	14,780	34,962
	Total Cash Inflow	86,660	58,962	85,136
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Payback to GB Outstanding Loan	9,880		
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	71,880	24,000	24,000
3.0	Total Cash Surplus	14,780	34,962	61,136

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01(Father) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Working Experience : 7yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 300,546 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

**Presented at 167th as Yunus Centre and 34th In-house Executive
Social Business Design Lab
(GTT) on January 18, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures



RANGPUR
RIDERS











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সংস্করণ



গ্রামীণ ব্যাংক

মহাজ গ্রামের দাশাবই

৪৭৮

৫০২৫/৩ (৪)

(১১১)

নাম প্রদীপ কুমার (আবু হাজেব)

কেন্দ্রের নাম মুর্শিদাবাদ

শাখা

২০/০৫
১০০০



গ্রামীণ ব্যাংক
উদ্যোগী দুর্গবর্তী শাখা।

সহজ ঋণের পাশ বই

নাম বাসুদেব

ঋণী নং ১২৮৯

গ্রুপ নং ৩৪

কেন্দ্র নং ৪৭১৫

কেন্দ্রের নাম দুর্গবর্তী

বই ইস্যুর তারিখ ২০/১১/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]

১ (সাত) টাকা মাত্র
১ (সাত) টাকা মাত্র

সহজ ঋণের টাকা এককালীন জমার ক্ষেত্রে
কর্তৃপক্ষের উপস্থিতিতে শাখায় এসে জমা

মাননীয় রশিদ নিজের কাছে যত্নসহকারে
সব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই
পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত
দিন।

Thank You