



GrameenKalyan

Proposed NU Business Name: M/S Ma cosmetics & Bostraloy



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Asraful Islam Vill: Bagan, Post: Bagan, Upazilla : Trishal, District: Mymensingh.
Age	:	23 Years
Marital status	:	Married.(One son & One daughter)
No. of siblings:	:	2 (Brothers)
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="text"/> Father <input type="text"/> Mst. Bedena Khatun Late: Rofiquil Islam. Branch: Horirampur Trishal, Group # 01, Centre # 43/M, Loan no. 5261, Member since: 1996, First loan: Tk. 25,00,Existing loan: 50,000, Outstanding: 5,480
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother No Nil Nil Nil
Education, till to date	:	Class ten

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 05 years experience in this business.
Other Own/Family Sources of Income	:	Family income from Business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01711-512565
National ID number	:	19936119485102976
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT=2,500 (two thousand five hundred taka only) and used the money in business development. Gradually several times she took GB loan and utilized the money in business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	M/s Ma Cosmetics & Bostraloy.
Address/ Location	:	Bagan, Trishal, Mymensingh.
Total Investment	:	BDT Tk.= 4,21,000
Financing	:	Self financing: BDT Tk. 3,01,000 (Existing Business) Required Investment: BDT Tk. 120,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 6,000 (Six thousand)
Proposed Salary	:	BDT= 8,000 (Eight thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Estimate sales is @ BDT Tk. 4200 per day; ➤ Estimate profit is about 30% on sales; ➤ pay back period is 3 years; ➤ Expect date to expand the project as soon possible.

EXISTING BUSINESS OF NOBIN UDYOKTTA

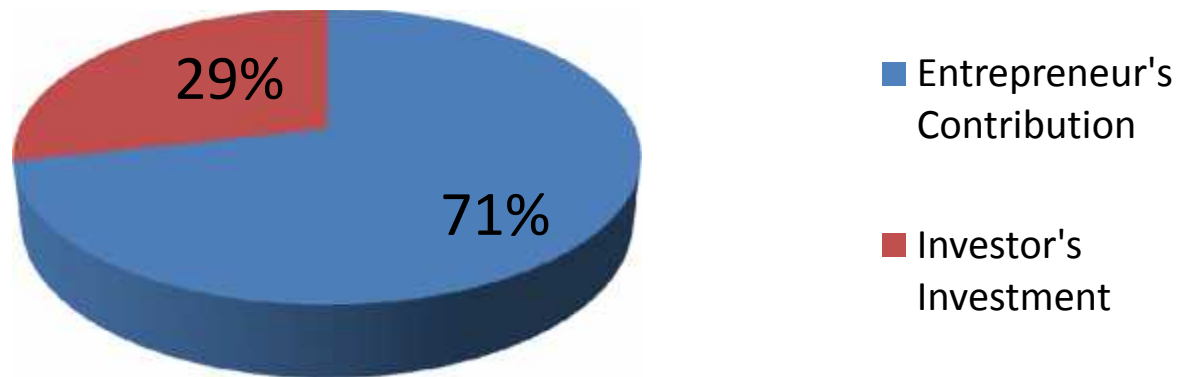
Particulars	Existing Business		
	Daily	Monthly	Yearly
Revenue:			
Sales(A)	3,000	75,000	900,000
Cost of Sales (B)	2,100	52,500	630,000
Gross profit (GP) [C=(A-B)]	900	22,500	270,000
<u>Less:Operating Costs:</u>			
Salary-self		6,000	72,000
Shop rent		2,000	
Electricity bill		1,000	12,000
Generator Bill		300	
Transportation		400	4,800
Mobile bill		300	3,600
Night guard bill		100	1,200
Other expenses		200	2,400
Non Cash Item:			
Depreciation /damage product			5,000
Total Operating Cost (D)		10,300	101,000
(C-D) Net Profit:		12,200	169,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total Cost (BDT)
Shop (Own)		-	-
Furniture (decoration)	50,000	-	50,000
Different Scarf	5,000		5,000
Cosmetics Product: (cream, powder, different ornament, tissue, shampoo, mehedi, vesmol, glisarin,) etc	30,000	50,000	80,000
Coconut oil, olive oil	10,000	5,000	15,000
Snow+face wash	10,000		10,000
Soap (many items)	8,000	5,000	13,000
body spray, perfume	10,000		10,000
City gold	8,000		8,000
Print Shari,Lungi	60,000	25,000	85,000
katan Shari	40,000	25,000	65,000
Cloths (Yard)	35,000	10,000	45,000
Vanity bag	7,000		7,000
Briefcase	8,000		8,000
Others	10,000		10,000
Cash in hand	10,000		10,000
Total	301,000	120,000	421,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	301,000	71
Investor's Investment	120,000	29
Total Investment	421,000	100



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
Total Sales (A)	4,200	105,000	1,260,000	4,620	115,500	1,386,000	5,082	127,050	1,524,600
Total Cost of Sales (B)	2,940	73,500	882,000	3,234	80,850	970,200	3,396	84,893	1,018,710
Gross profit (GP)= [C (A-B)]	1,260	31,500	378,000	1,386	34,650	415,800	1,686	42,158	505,890
Less: Operating Costs:									
Electricity bill		1,200	14,400		1,320	15,840		1,386.00	16,632.00
Shop rent		2,000	24,000		2,100	25,200		2,205.00	26,460.00
Night guard bill		100	1,200		105	1,260		110.25	1,323.00
Transportation		600	7,200		660	7,920		693.00	8,316.00
Proposed salary-self		8,000	96,000		8,800	105,600		9,240	110,880
Generator Bill		300	3,600		315	3,780		331	3,969
Mobile bill		400	4,800		440	5,280		462.00	5,544.00
Other expenses		300	3,600		330	3,960		347	4,158
Non Cash Item:			-		-	-			
Depreciation expenses			5,000		-	5,500			5,775
Total Operating Cost (D)		12,900	159,800		14,070	174,340		14,773.50	183,057.00
(C-D)Net Profit		18,600	218,200		20,580	241,460		27,384.00	322,833.00
Retained Income:			218,200			241,460			322,833.00

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	year (2)	Year (3)
<u>Cash inflow:</u>			
Opening Balance	10,000	300,200	493,660
Capital Infusion by Investor	120,000		-
Sales	1,260,000	1,386,000	1,524,600
Total Receipts	1,390,000	1,686,200	2,018,260
<u>Cash Outflow:</u>			
Cost of goods sold	882,000	970,200	1,018,710
Operating expenses	159,800	174,340	183,057
Return to investor	48,000	48,000	48,000
Total payment	1,089,800	1,192,540	1,249,767
Closing Balance	300,200	493,660	768,493

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Trade license: Own name;
- Skill & Experience: 5 years

WEAKNESS

- Lack of Capital;
- Limited product.

OPPORTUNITIES

- Local demand;
- Fixed customer;
- Investor's money will be payback in 3 years.

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫-২০২৬

লাইসেন্স

ক্রমিক নং: ৫

বই নম্বর: ০৬

লাইসেন্স নম্বর: ২০৪/২০২৫-২০২৬

লাইসেন্সধারীর নাম: হাসান আলী চাচ কমান্ডার্স ফি বণ্ড বস্তান

পিতা/স্বামীর নাম: শ্রীঃ শ্রীঃ আমজাদুল ইসলাম

ঠিকানা: গ্রাম- মাজুলি বড়ঘর বস্তান, খালি মাজুলি

পেশার ধরন: কমান্ডার্স ফি বণ্ড কাম হস্ত শ্রমিক

৬০৫/২০২৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০ কথায়: দুইশত টকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা হাসান আলী চাচ চালিকা বাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০২/০৭/২০২৫

স্বাক্ষর
সেবারমানের সরকার
(মোঃ মাহমুদুল হক)
উপজেলা
মাজুলি

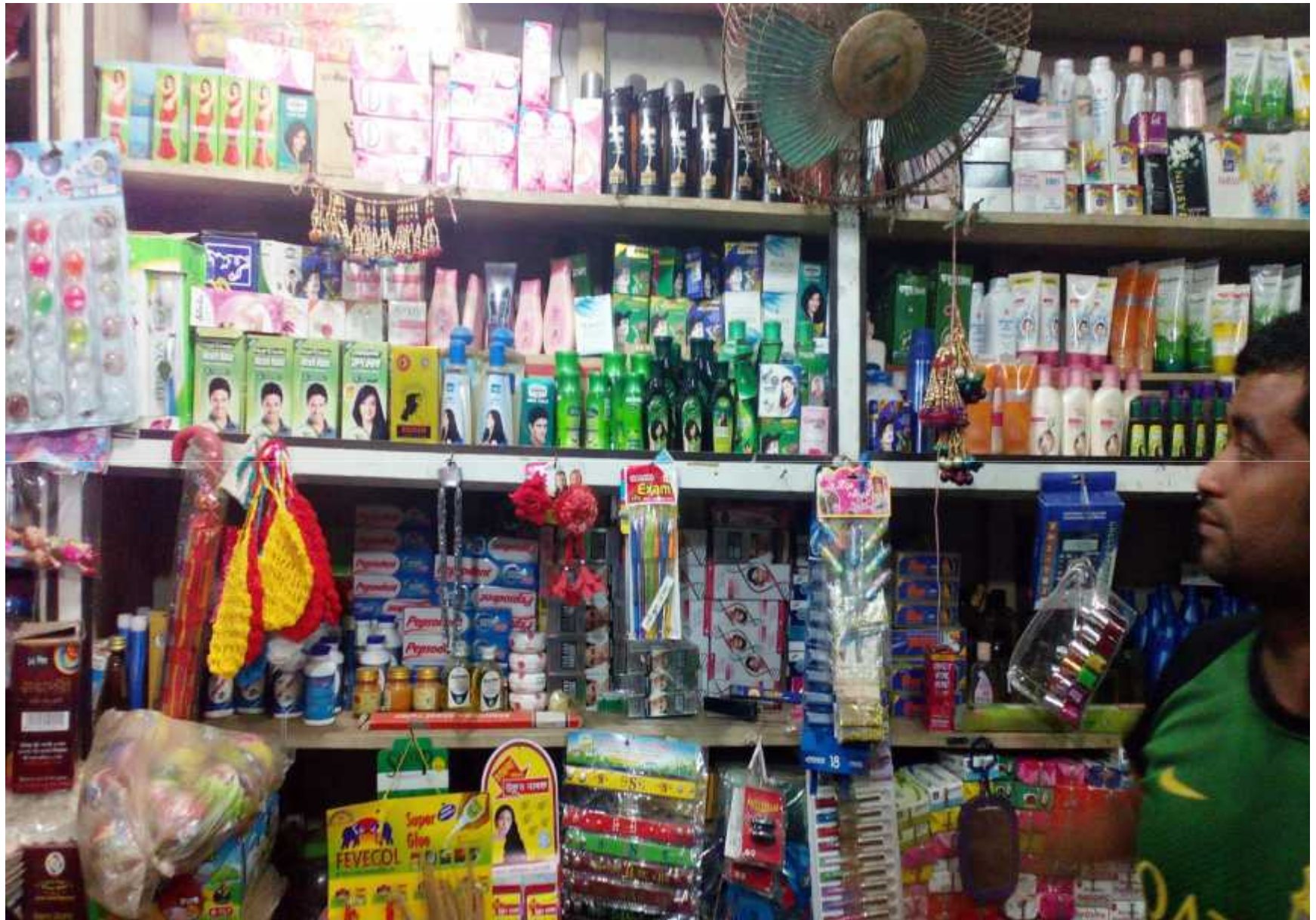
My Shop.



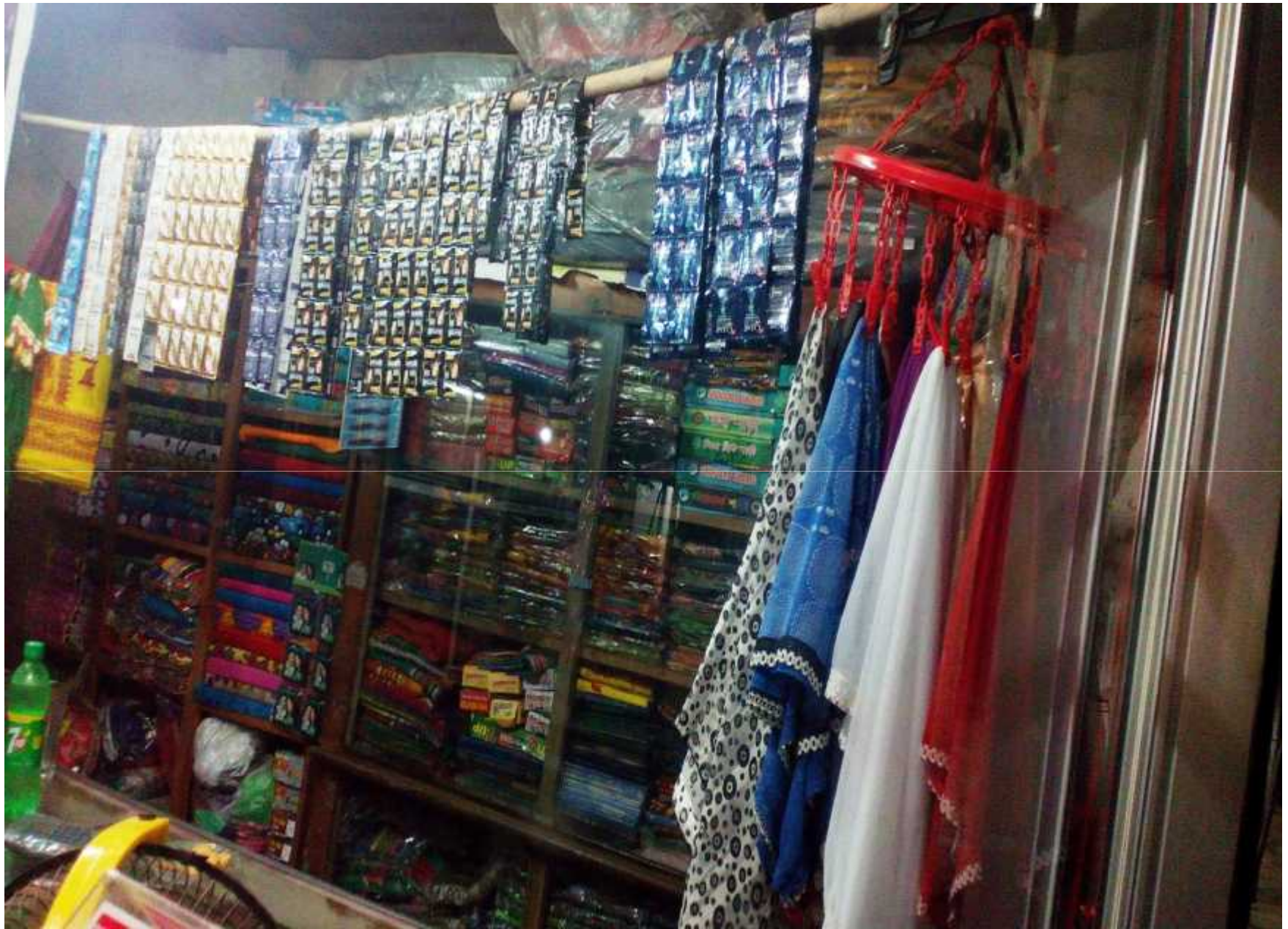


My Shop Product











NU with Mother



Thank You