

**Proposed NU Business Name : Samia Tapasum
Cosmetics**

Business Category: General Retail & Wholesales



Project Identified by: Md. Nazmul Islam, Asst. officer, Nekmorod Unit, Thakurgaon
Business Proposal Prepared by: Md Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Saiful Islam Vill: Vovanepur, Union: 2 No Nekmorad , Post: Nekmorad, Upazila: Ranishankial, District: Thakurgaon.
Age	:	32 years
Marital status	:	Married
Children	:	01(one) Daughters
No. of siblings:	:	01 (one) Brother and 3 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. Rabia Begum
(iii) Father's name	:	Md. Fojlur Karim
(iv) GB member's info	:	<i>Branch: Nekmorad, Centre # 18/mo</i> <i>Loan no.: 1627, Member since September 11, 2006</i> First loan: Tk. 3,000 Existing loan: 10,000, Outstanding loan: Tk. 2200
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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., 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.)	:	12 (Twelve) years experiences is running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has on hand Trainning
Other Own/Family Sources of Income	:	His Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01719857700
NU's National ID No.	:	9418679670933
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst.Rabia Begum is a GB member since September 11, 2006 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SamiaTapasum Cosmetics
Address/ Location	:	Nekmorad bajar
Total Investment in BDT	:	Tk. 4,48,000
Financing	:	Self Tk. 2,98,000 (from existing business) Required Investment Tk. 1,50,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	2,200	61,600	739,200
Total Cost of Sales/Products (B)	1,760	49,280	591,360
Gross Profit (C) [C=(A-B)]	440	12,320	147,840
Less: Operating Cost:			
Electricity bill		200	2,400
Generator Bill		300	3,600
Shop Rent		1,100	13,200
Mobile bill		300	3,600
Night Guard bill		60	720
Conveyance bill		300	3,600
Ownership Transfer Fee			
Present Salary (Family & Self)		5,000	60,000
Bank Charge (DD, PO, SC)			-
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		525	6,300
Total Operating Cost (D)		8,285	99,420
Net Profit (C-D):		4,035	48,420

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Such as Cosmetics item etc.)	Investment in products (Such as Bag and Cosmetics, item etc.)	151,500	150,000	301,500
Investment in Machineries & Equipment (Such as Fan etc.)		2,000	-	2,000
Cash in Hand		4,500	-	4,500
Advance for Shop		80,000	-	80,000
GB Outstanding Loan		-		-
Investment in Decoration (Furniture, fixture and fittings)		60,000		60,000
Total Capital		298,000	150,000	448,000

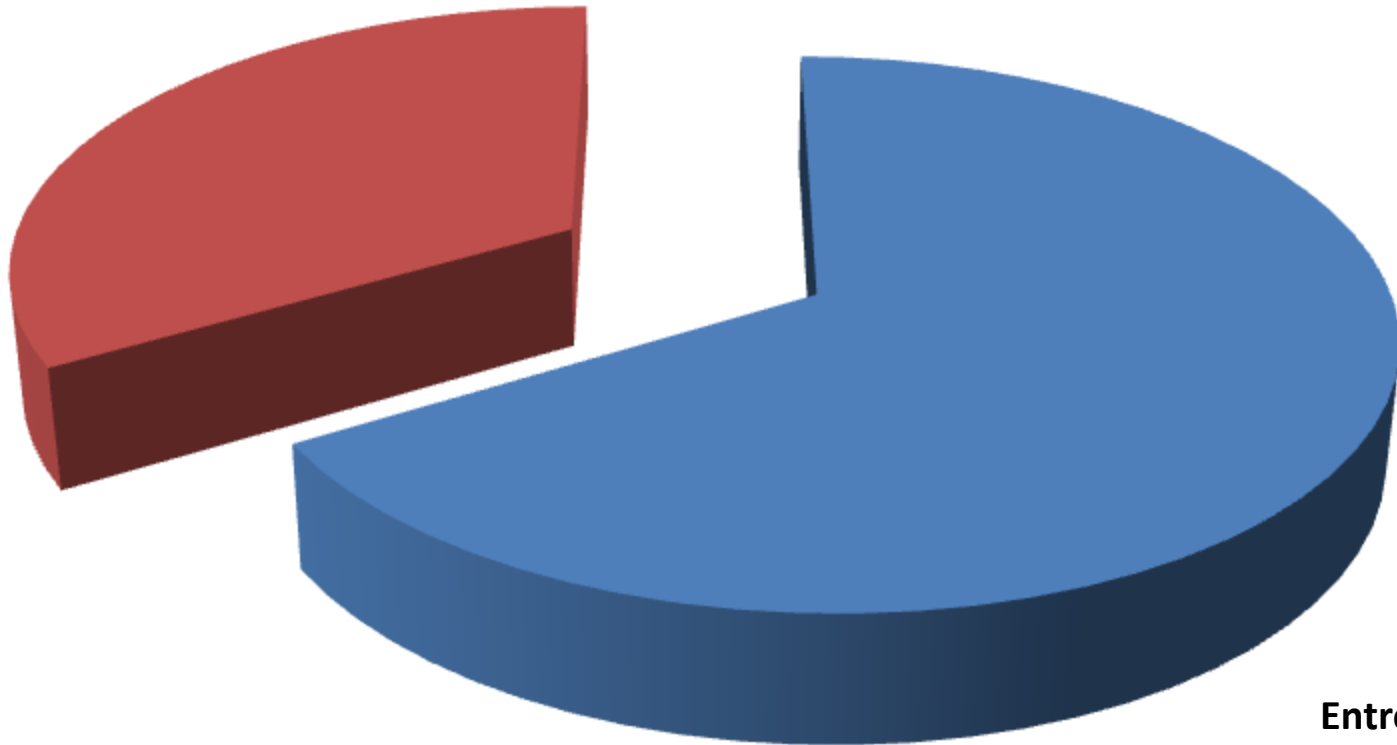
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 298000

■ GTT's Investment BDT 150000

■ Total Capital BDT 448000

**GTT's Investment
BDT 33%**



**Entrepreneur's
Contribution BDT
67%**

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-1	3,000	84,000	1,008,000	3,300	92,400	1,108,800	3,630	101,640	1,219,680
Total Estimated Cost of Sales/Products (B)	2,400	67,200	806,400	2,640	73,920	887,040	2,904	81,312	975,744
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	660	18,480	221,760	726	20,328	243,936
Less: Operating Cost:									
Electricity bill		250	3,000		300	3,600		350	4,200
Generator Bill		300	3,600		300	3,600		300	3,600
Shop Rent		1,100	13,200		1,100	13,200		1,100	13,200
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		60	720		60	720		60	720
Conveyance		300	3,600		300	3,600		300	3,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		6,000	72,000		6,500	78,000		7,000	84,000
Bank Charge (DD, PO, SC)		35	210		35	420		35	420
Other Cost (stationary & Entertainment etc.)		900	10,800		900	10,800		900	10,800
Non Cash Item:									
Depreciation Expenses		525	6,300		525	6,300		525	6,300
Total Operating Cost (D)	-	10,970	125,430	-	11,520	138,240	-	12,070	144,840
Net Profit (C-D)	-	5,830	76,170	-	6,960	83,520	-	8,258	99,096
Retained Income			76,170			159,690			258,786

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	82,170	95,520	111,096
1.3	Depreciation Expenses	6,300	6,300	6,300
1.4	Opening Balance of Cash Surplus	-	52,470	82,290
	Total Cash Inflow	238,470	154,290	199,686
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.4	Investment in Decoration	-		
2.5	GB loan Outstanding	-		
2.6	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	52,470	82,290	127,686

SWOT ANALYSIS

STRENGTH

- Present employment:01
Self: 0 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (12 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop; Nekmorad bajar
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 5,56,786 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 194th as Yunus Centre and 45th In-house Executive Social Business Design Lab (GTT) on February 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



Handwritten text on a yellow banner on the left side of the image, written in Kannada script. The text is oriented vertically and reads: "ಶುಭಕಾರ್ಯಕ್ರಮ" (Shubhakarayakrama) at the top and "ಸಂಭವಿಸುತ್ತದೆ" (Sambhavisuttade) at the bottom.





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সাইফুল ইসলাম

Name: Md. Saiful Islam

পিতা: মোঃ ফজলুর করিম

মাতা: মোছাঃ রাবেয়া বেগম

Date of Birth: 16-Aug 1984

ID NO: 9418679670933



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনো পক্ষে কোনো মিত্রপত্র পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/বাংলা ভবানীপুর, ডাকঘর: নেকম্বরন -৫১২১
রাসীদুল ইসলাম, গাজুলিয়া।

Signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৮/০৯/২০০৮



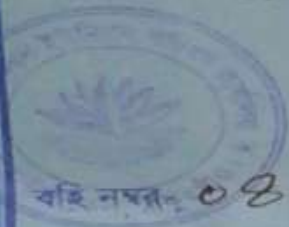
২নং নেকমরদ ইউনিয়ন পরিষদ

ডাকঘরঃ নেকমরদ, উপজেলাঃ রানীশংকৈল জেলাঃ ঠাকুরগাঁও।

ট্রেড লাইসেন্স

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তারিখ ০৯-০২-১৮ ই



বহি নম্বর- ০৪

লাইসেন্স নম্বর- ৩২৬

লাইসেন্স ধারীর নামঃ

শ্রীঃ শ্রীঃ আইয়ুব ইমরাত
শ্রীঃ ফজলুর করিম

পিতা/ স্বামীর নামঃ

শ্রীঃ ভেনীপুর একঃ নেকমরদ

ঠিকানাঃ

রানীশংকৈল - ঠাকুর গাঁও

পেশার ধরনঃ

"আমিয়া ওপরুম" কম্পিউটার
নেকমরদ বাজার

২০১৫-২০১৮ খ্রিস্টাব্দে তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকাঃ

২৫০/- টাকা কথায় একমাত্র শ্রীঃ শ্রীঃ
ইমরাত

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/ পেশা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ ০৯/০২/১৮ ই

স্বাক্ষরিত
চেয়ারম্যানের
২নং নেকমরদ ইউনিয়ন পরিষদ
রানীশংকৈল, ঠাকুরগাঁও।

Thank You