



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Shilpi Cosmetics**  
**Business Category: General Retail & Wholesale**



**Project Identified by: Ashrafal Alam, Asst. Officer, Jessore Sadar unit, Jessore**  
**Business Proposal Prepared by: Naznin Akther**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Liton Sarkar</i></b> Vill: Jirat, Union: Norendrapur, Post: Rupdia, Upazila: Jessore Sadar , District: Jessore.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	05 (Five) 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	:	Khruna
(iii) Father's name	:	Late. Shubodh Sarkar
(iv) GB member's info	:	<i>Branch: Rupdia, Centre # 51/mo,</i> <i>Loan no.: 8872/2, Member since February 04, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 4,600
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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand).  : He has 04 (Four) years working experiences as an assistant in a jewelry shop.
Other Own/Family Sources of Income	:	His 02 (Two) brother's income from business and his 01 (One) brother's income from private service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01961115898
NU's National ID No.	:	4114783430583
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Khruna is a GB member since February 04, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in his 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	:	<b><i>Shilpi Cosmetics</i></b>
Address/ Location	:	Hazi market, Rupdia bazar, Jessore.
Total Investment in BDT	:	Tk. 316,000
Financing	:	Self Tk. 166,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 12,000 (Twelve Thousand)
Proposed Salary	:	BDT 13,000 (Thirteen Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20% & servicing 100%.
(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	2,500	70,000	840,000
Income from servicing (jewelry repairing)	100	2,800	33,600
<b>Total income from sales &amp; servicing (A)</b>	<b>2,600</b>	<b>72,800</b>	<b>873,600</b>
Less: Cost of Sales / Products (B)	2,000	56,000	672,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Conveyance bill		1,000	12,000
Night Guard bill		50	600
Ownership Transfer Fee			-
Present Salary (Family & Self)		12,000	144,000
Other Cost (Stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		240	2,885
<b>Total Operating Cost (D)</b>		<b>15,390</b>	<b>184,685</b>
<b>Net Profit (C-D):</b>		<b>1,410</b>	<b>16,915</b>

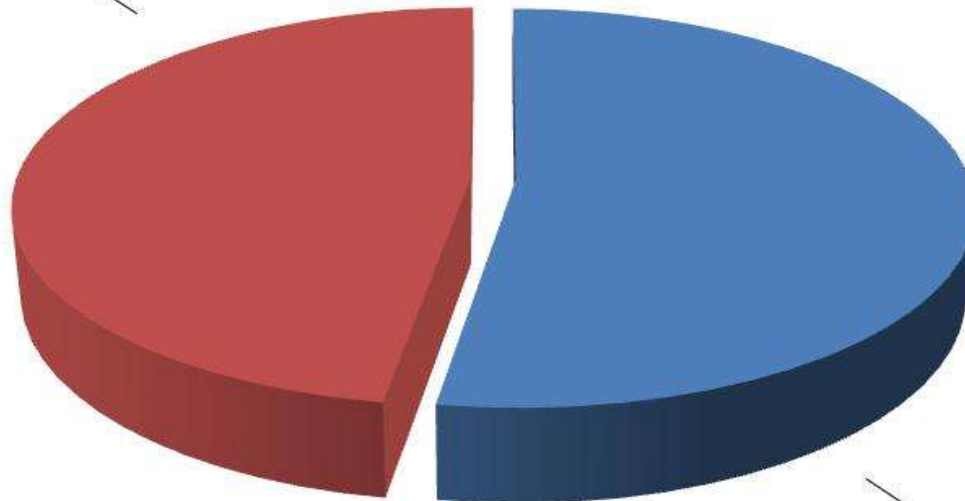
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (cosmetics item and jewelry item etc.)	Investment in products (cosmetics item)	115,000	150,000	265,000
Investment in Machineries, Equipment & Tools (servicing accessories, bulb and fan etc)		3,800		3,800
Cash in hand		4,964		4,964
Advance for Shop		20,000		20,000
Debtors (Since February, 2016 to at present)		25,686		25,686
Creditors (Since February, 2016 to at present)		(22,000.0)		(22,000)
GB Outstanding Loan		(4,600)		(4,600)
Decoration ( fixture and fittings)		23,150		23,150
<b>Total Capital</b>		<b>166,000</b>	<b>150,000</b>	<b>316,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 166,000
- GTT's Investment BDT 150,000
- Total Capital BDT 316,000

GTT's  
Investment 47%



Entrepreneur's  
Contribution 53%



# 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	4,000	112,000	1,344,000	4,720	132,160	1,585,920	5,428	151,984	1,823,808
Estimated income from servicing (jewelry repairing)	130	3,640	43,680	153	4,295	51,542	169	4,725	56,697
<b>Estimated total income from sales &amp; servicing (A)</b>	<b>4,130</b>	<b>115,640</b>	<b>1,387,680</b>	<b>4,873</b>	<b>136,455</b>	<b>1,637,462</b>	<b>5,597</b>	<b>156,709</b>	<b>1,880,505</b>
Less: Cost of Sales / Products (B)	3,200	89,600	1,075,200	3,776	105,728	1,268,736	4,342	121,587	1,459,046
<b>Gross Profit (C) [C=(A-B)]</b>	<b>930</b>	<b>26,040</b>	<b>312,480</b>	<b>1,097</b>	<b>30,727</b>	<b>368,726</b>	<b>1,254</b>	<b>35,122</b>	<b>421,458</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		700	8,400		900	10,800
Shop Rent		1,000	12,000		1,000	12,000		1,500	18,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		13,000	156,000		14,000	168,000		15,000	180,000
Proposed Salary (Assistant-1)		2,000	24,000		3,000	36,000		4,000	48,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		240	2,885		240	2,885		240	2,885
<b>Total Operating Cost (D)</b>	-	<b>21,295</b>	<b>249,215</b>	-	<b>24,745</b>	<b>296,945</b>	-	<b>28,695</b>	<b>344,345</b>
<b>Net Profit (C-D)</b>	-	<b>4,745</b>	<b>63,265</b>	-	<b>5,982</b>	<b>71,781</b>	-	<b>6,426</b>	<b>77,113</b>
<b>Retained Income</b>			<b>63,265</b>			<b>135,046</b>			<b>212,160</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	69,265	83,781	89,113
1.3	Depreciation Expenses	2,885	2,885	2,885
1.4	Opening Balance of Cash Surplus	-	31,550	46,216
	<b>Total Cash Inflow</b>	<b>222,150</b>	<b>118,216</b>	<b>138,215</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	4,600		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>190,600</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>31,550</b>	<b>46,216</b>	<b>66,215</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 01
- Trade License in his own name;
- He has on hand training;
- Quality of service;
- Skilled and working experiences: 08 years;

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 378,160 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 203<sup>rd</sup> as Yunus Centre and 49<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 10, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures







Head & Shoulders

100% dandruff free

PANTENE

PANTENE STRONGER, SHINIER hair treatment

XV

RAY 4

AXE

POLITE

ROMANCE GOLD

NIVEA

GOLD

KONUS

LOTION

LOTION

Handwritten notes and receipts on a red counter.











# ১৪নং নরেন্দ্রপুর ইউনিয়ন পরিষদ

পরিশিষ্ট : ১৩

উপজেলা : যশোর সদর, জেলা : যশোর।

অর্থ বৎসর : ২০১৫-১৬

## ট্রেড লাইসেন্স

বই নং ০৬

তারিখ : ০৪/০২/২০১৬

লাইসেন্স নং : ৬২২ 546

প্রতিষ্ঠানের নাম, মেসার্স

স্বিটেন কমার্শিয়াল

লাইসেন্সধারীর নাম :

স্বিটেন সওজার

পিতা / স্বামীর নাম :

মুহম্মদ সওজার

ঠিকানা : গ্রাম : হাট, নরেন্দ্রপুর, উপজেলা : যশোর সদর, জেলা : যশোর

ব্যবসার ধরণ : সামগ্রিক কমার্শিয়াল সামগ্রী বিক্রয়

ব্যবসার স্থান : হাট সার্বজনীন জমাদান কার্য, হাট

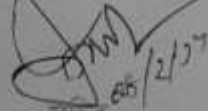
৩০-০৬-২০১৬ তারিখ পর্যন্ত বৈধ।

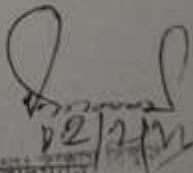
ফি প্রদানের পরিমাণ : ১০০+১০০=২০০ টাকা (কথায়) ৩৬ গাও সার্বজনীন জমাদান

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ট্রেডিং কার্য

চলিয়া যাবার জন্য

এই লাইসেন্স প্রদান করা হলো।

  
তারিখ : ০৪/০২/১৬

  
তারিখ : ০৪/০২/১৬



ग्रामीण ब्यांक

भरतपुर बजार <sup>शाखा</sup> नासा

सहज कर्णेर पास बई

नाम कमला नरहरी

कमी नं. ४४९२५२

कृप नं. २२

केंद्र नं. १३३

केंद्रको नाम भरतपुर बजार

कई हुनुको कारण कमला

नासा ब्यांकको कार्यालय






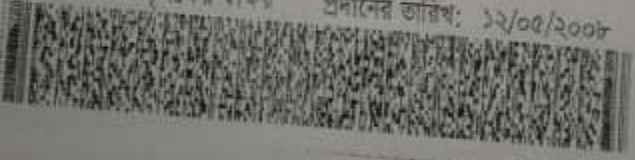
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: লিটন সরকার  
Name: Liton Sarkar  
পিতা: মৃত সুবোধ সরকার  
মাতা: করুনা সরকার  
Date of Birth: 27 Jan 1983  
ID NO: 4114783430583

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনো পক্ষের হাতে নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য জব্দ করা হবে।  
ঠিকানা: গ্রাম/ডাঙ্গা: খিরাট, বটতলা, চান্দাবার, জগন্নিয়া - ৭৪০৫, কোচবিহার,  
ময়মনসিংহ

রক্তের গ্রুপ / Blood Group: 

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৫/২০০৮





**Thank You**