



Grameen Kalyan

Proposed NU Business Name : Tasfia Cosmetic



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Nayan Ali. Vill : Alauddinnagor, Post: Choraikol. Upazilla : Kumarkhali, District: Kushtia.
Age	: 22 Years.
Marital status	: Married.
Children	: 01 (One) Daughter
No. of siblings:	: 1 (One) Brother 2(Two) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info 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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Shahanara Begum. : Md.Joynal Abedin. : Branch: Kumarkhali, Group # 02, Centre # 34/M, Loan no : 2201. Member since: 2005, First loan: Tk. 5,000, Last GB loan: 1,00,000, Outstanding: 20,000 : Father. : No : Nil : Nil : Nil
Education, till to date	: H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cosmetic 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.)	:	02 (Two) year of experience in this business. Entrepreneur started his business with BDT 35,000 (Thirty five thousand taka only). Now it's value is BDT 1,30,000 (One Lac thirty thousand).
Other Own/Family Sources of Income	:	Father income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745360669
National ID number	:	19945017169000052
NU Project Source/Reference	:	Gk/Kum/Md. Rashidul Islam/2555

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

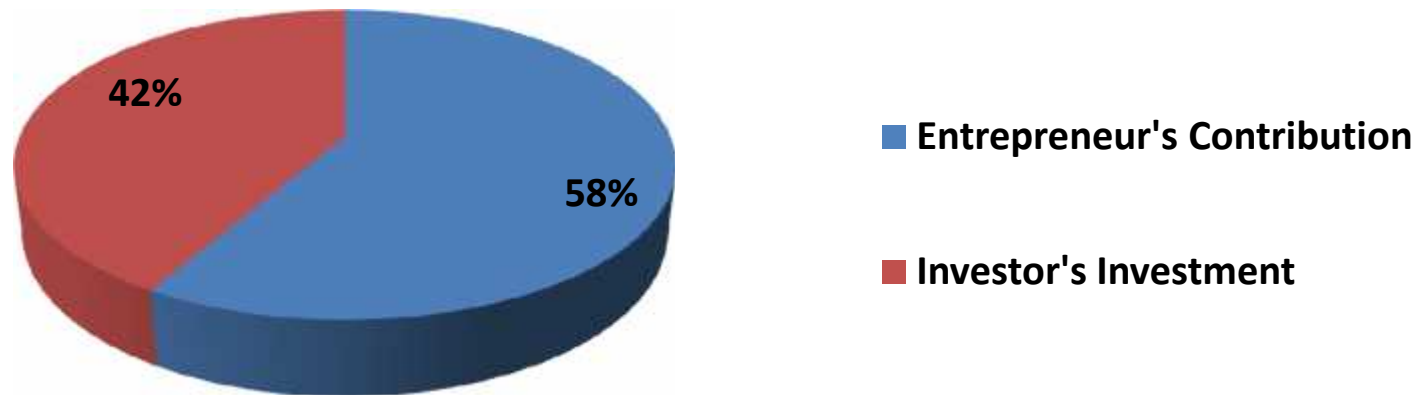
Project's Name	:	Tasfia Cosmetic
Address/ Location	:	Alauddinnagar Bus-stand, Kumarkhali, Kushtia.
Total Investment	:	BDT 2,40,000
Financing	:	Self financing: BDT 1,40,000 Required Investment: BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000/- (Five Thousand Only)
Proposed Salary	:	BDT 8,000/- (Eight Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types (Shop, shampoo, Perfume, Face wash, City Gold item, Ladies item, toys, etc) of products; ➤ Gain on Sale 25%. ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months; ➤ Expected date to start the project in as soon possible;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
Investments in different categories:				
Soap	8,000		2,000	10,000
Shampoo	5,000		3,000	8,000
Perfume	2,000		10,000	12,000
Face wash	2,000		10,000	12,000
Vanity Bag	2,000		10,000	12,000
Powder	2,000		4,000	6,000
Fair & Lovely Cream	3,000		5,000	8,000
Hair Oil	3,000		3,000	6,000
Tooth Paste	3,000		3,000	6,000
City gold & Toys	8,000		30,000	38,000
Ladies Wear	2,000		10,000	12,000
Furniture	40,000	-		40,000
Account Receivable	10,000			10,000
Others	10,000		10,000	20,000
Shop Advance	30,000			30,000
Cash in hand	-	10,000		10,000
Total Capital	130,000	10,000	100,000	240,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	140,000	58
Investor's Investment	100,000	42
Total Investment	240,000	100



Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	720,000
Less: Cost of sales (B):	1,500	45,000	540,000
Gross profit (GP) [C=(A-B)]	500	15,000	180,000
Less: Operating Costs:			
Electricity bill		350	4,200
Shop Rent		2,800	33,600
Transportation		1,000	12,000
Mobile bill		200	2,400
Present salary/Drawings-self		5,000	60,000
Entertainment		200	2,400
Non Cash Item:			
Depreciation Expenses		300	3,600
Total Operating Cost (D)		9,850	118,200
(C-D)Net Profit:		5,150	61,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,500	91,000	1,092,000	4,025	104,650	1,255,800
Less: Cost of sales (B):	2,625	68,250	819,000	3,019	78,488	941,850
Gross profit (GP) [C=(A-B)]	875	22,750	273,000	1,006	26,163	313,950
Less: Operating Costs:						
Electricity bill		350	4,200		385	4,620
Generator Bill		150	1,800		165	1,980
Shop Rent		2,800	33,600		3,080	36,960
Transportation		1000	12,000		1100	13,200
Mobile bill		300	3,600		330	3,960
Proposed salary		8,000	96,000		8,000	96,000
Entertainment		300	3,600		330	3,960
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	13,400	160,800	0	13,940	167,280
(C-D)Net Profit:		9,350	112,200		12,223	146,670
Retained Income:			112,200			146,670

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Installment will be paid in every three month including ownership transfer fee after four months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	0	162,200
Capital Infusion by UDYOKTA	10000	
Capital Infusion by Investor	100000	
Sales	1,092,000	1,255,800
Total Receipts	1,202,000	1,418,000
Cash Outflow:		
Cost of goods sold	819,000	941,850
Operating expenses	160,800	167,280
Return to investor	60,000	60,000
Total payment	1,039,800	1,169,130
Closing Balances	162,200	248,870

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1; Employee: 0
- Ownership in his own name.

WEAKNESS

- Monitoring the quality;
- Choose better product.

OPPORTUNITIES

- Huge demand in local area;
- I have a cosmetic shop in the market.
- This market site situated school, college
- Investor's money will be payback in two years.

THREATS

- Theft.

Presented at 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan

Thank you

Existing Business Photo















Nu with his Mother



Thank You