

# RIMI COSMETICS & VARITIES STORE



(A Nobin Udyokta Project)  
Presented by: Bellal Hossain

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

Name	:	Bellal Hossain
Age	:	29 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brothers, 1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <span style="background-color: black; color: black;">██████████</span> Father <span style="border: 1px solid black; display: inline-block; width: 50px; height: 15px;"></span>
(ii) Mother's name	:	Mrs. Karfuli Begum
(iii) Father's name	:	Mr. Md.Mustofa Mia
(iv) GB member's info	:	Branch: Sonapur, Ramgong, Centre # 23/ma Kazirkhil,                      Loan no.2516/1, Member since 12/08/2008    First loan: Tk.20,000/- Existing loan: Tk.50,000/-    Outstanding: 18,000/-
Further Information:		
(v) Who pays GB loan installment	:	Elder Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
Education	:	SSC

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

- NU's Elder brother started his business with GB Loan
- Built own house using GB loan
- Bought some pieces of land .

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONTINUING)***

Present Occupation	:	<b>Business</b>
Business Experience	:	<b>6 years</b>
Training Info	:	<b>N/A</b>  <b>Trade License: 835</b>
Other Own/Family Sources of Income	:	Elder brother has his own Business (Electronics)
Other Own/Family Sources of Liabilities	:	10,000/-
NU Project Source	:	<b>GT Ramgonj Unit Office, Ramgonj. Laxmipur.</b>

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	RIMI COSMETICS & VARITIES STORE
Address/ Location	:	Nur Plaza, Ramgonj
Total Investment in BDT	:	5,00000/-
Financing	:	Self BDT 3,00000/- (from existing business) 60% Required Investment BDT 2,00000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	12,000/-
Proposed Salary		<b>10,000/-</b>
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	<b>30%</b>
(ii) Estimated % of proposed gross profit margin	:	<b>30%</b>
(iii) Agreed grace period	:	<b>11 months</b>

# ***PROJECT OBJECTIVE***

- ❑ Self employment for Nobin Udyokta.**
- ❑ Create employment opportunity for others.**
- ❑ Provides quality products to the customer**
- ❑ Improving livelihood of Nobin Udyokta.**
- ❑ Contribute in improving Socio-economic condition**

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

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<b><u>Different kind of stock items</u></b>			
<input type="checkbox"/> Bags - (school , college, Ladies purse , Travel) <b>50000/-</b>	300,000		
<input type="checkbox"/> Cosmetics (Shampoo , Oil , Perfume , powder) <b>90,000/-</b>			
<input type="checkbox"/> Jewelry (City Gold , Gold plate , Stone ornaments) <b>90000/-</b>			
<input type="checkbox"/> Different kinds of Toys <b>20000/-</b>			
<input type="checkbox"/> Advance <b>50000/-</b>			
<b><u>Proposed items</u></b>			
<input type="checkbox"/> Bags (school , college, Ladies Purse , Travel) <b>20,000/-</b>		200,000	500,000
<input type="checkbox"/> Cosmetics(Shampoo , Oil , Perfume) <b>30,000/-</b>			
<input type="checkbox"/> Jewelry (City Gold , Gold plate on Stone ornaments) <b>100,000/-</b>			
<input type="checkbox"/> different kinds of toys <b>30,000/-</b>			
<input type="checkbox"/> Decoration <b>20,000/-</b>			
<b>Total Capital</b>	<b>300,000</b>	<b>200,000</b>	<b>500,000</b>

## Existing Business

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales income	75000	900000
Cost of sales	52500	630000
<b>Gross Profit (30% profit)</b>	<b>22500</b>	<b>270000</b>
<b>Operating Costs</b>		
Shop Rent	2300	27600
Electricity	300	3600
Salary Staff	1500	18000
Night guard	100	1200
Others	200	2400
<b>Total Operating cost</b>	<b>4400</b>	<b>52800</b>
<b>Net profit</b>	<b>18100</b>	<b>217200</b>



# Financial Projection Summary

Particulars	Monthly 1St	Yearly 1st	Monthly 2nd	Yearly 2 <sup>nd</sup>	Monthly 3rd	Yearly 3rd
<b>Revenue</b>						
<b>Estimated Sales</b>	100000	1200000	120000	1440000	140000	1680000
<b>Cost of Sales</b>	70000	840000	84000	1008000	100000	1200000
<b>Gross Profit (30%profit)</b>	<b>30000</b>	<b>360000</b>	<b>36000</b>	<b>432000</b>	<b>40000</b>	<b>480000</b>
<b>Expense</b>						
<b>Shop Rent</b>	5000	60000	5000	60000	5000	60000
<b>Electricity</b>	300	3600	300	3600	400	4800
<b>Salary Staff (2)</b>	5000	60000	6000	72000	7000	84000
<b>Salary own</b>	10000	120000	11000	132000	12000	144000
<b>Night guard</b>	100	1200	100	1200	200	2400
<b>Reporting Expense</b>	100	1200	100	1200	100	1200
<b>Others</b>	200	2400	200	2400	300	3600
<b>Total expense</b>	20700	248400	22700	272400	25000	300000
<b>Net profit</b>	9300	111600	13300	159600	15000	180000
<b>Pay Back</b>		<b>80000</b>		<b>80000</b>		<b>80000</b>
<b>Retained Money</b>		31600		79600		100000

# SWOT ANALYSIS

## **S**TRENGTH

- ✓ Long standing relationship with Grameen
- ✓ Well Known business man in locality
- ✓ Provide quality products
- ✓ Experience

## **W**EAKNESS

- ✓ Transportation cost.
- ✓ Load shading

## **O**PPORTUNITIES

- ✓ Growing Market
- ✓ Verities type of Cosmetics & new ornaments
- ✓ Central Point Ramgong Upazila.

## **T**HREATS

- ✓ Load shading
- ✓ Theft
- ✓ Fire

# Photos of Shop



Presented at 28<sup>th</sup> SB Executive Design Lab on  
September 7, 2014 at Yunus Centre

Thank you