

Proposed NU Business Name : **Rizu Cosmetics**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Dulal Kumar Das College Para, Ward: 09 no, Upazila: Thakurgoan Sodor, District: Thakurgoan
Age	:	26 Years
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	01 Brother, 02 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	:	Rupa Rani
(iii) Father's name	:	Sree Kanai Lal Das
(iv) GB member's info	:	<i>Branch: Nargun, Centre # 50/Mo,</i> <i>Loan no.: 4544, Member since 2005,</i> <i>First loan: Tk. 5,000</i> <i>Existing loan: Tk. 10,000, Outstanding: Tk. 6,700</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father pays loan installments.
(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., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	10 Years in cosmetics selling business. He started this business with only Tk. 50,000 : He has no training
Other Own/Family Sources of Income	:	Father's business (shoe making)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01719 667028
NU's National ID No.	:	9249409136711
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rupa Rani took loan amounting to **Tk. 5,000** from Grameen Bank in the year of 2005 for making house.
- Later she took loan several times and gave money to her son for business. Her son contributes in family expenditure.
- She bought 4 decimal of land and constructed a house.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rizu Cosmetics</i>
Address/ Location	:	North Circular Road, Thakurgoan Sodor, Thakurgoan
Total Investment in BDT	:	Tk. 680,000
Financing	:	Self Tk. 480,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 8,000
Proposed Salary	:	Taka 10,000
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.)	:	

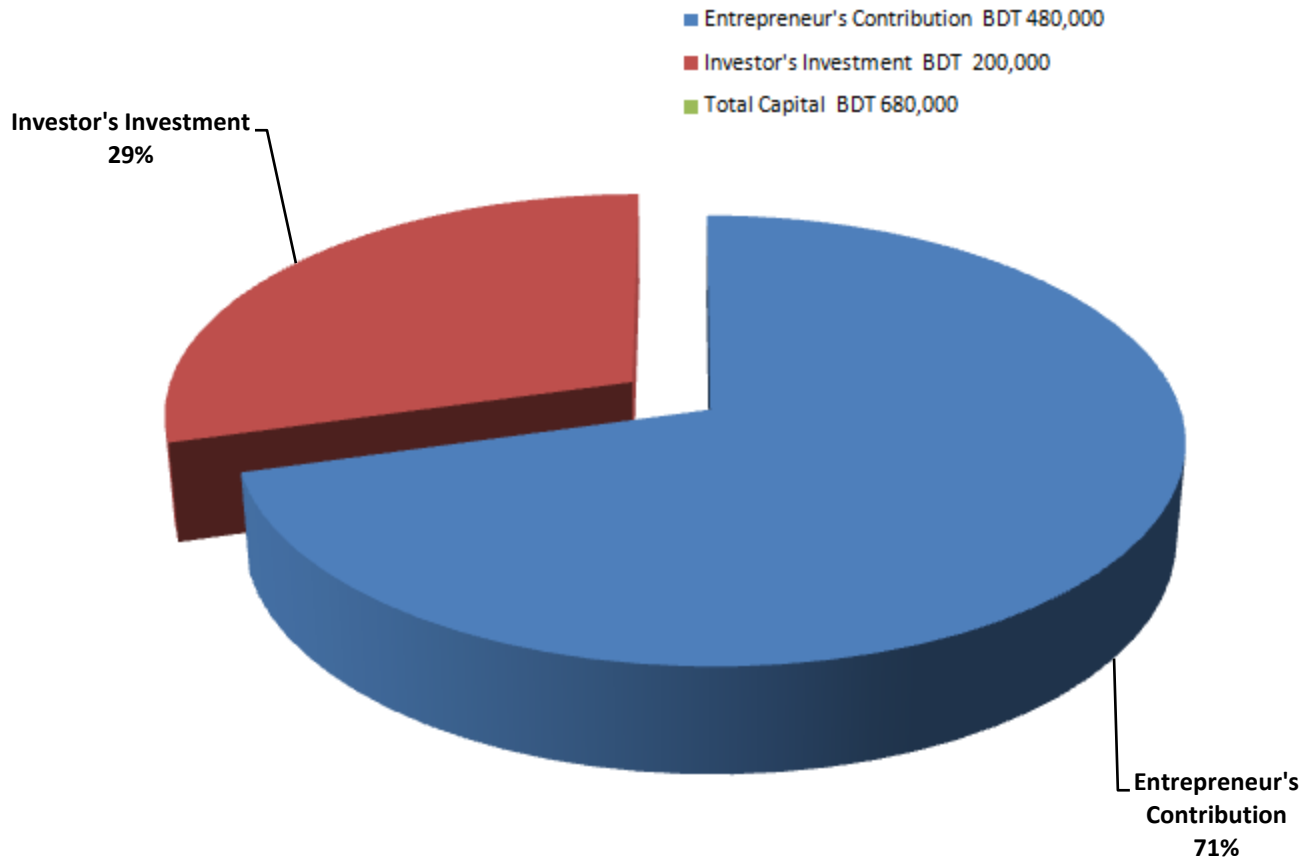
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	3,000	78,000	936,000
Less: Cost of Sale (B)	2,400	62,400	748,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		450	5,400
Shop Rent		2,500	30,000
Conveyance		400	4,800
Present Salary (Self)		8,000	96,000
Other Cost		200	2,400
Non Cash Item:			
Depreciation Expenses		583	7,000
Total Operating Cost (D)		12,133	145,600
Net Profit (C-D):		3,467	41,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods-Cosmetics	161,000	125,000	286,000
Investment in Goods- Torch Light	5,000	15,000	20,000
Investment in Goods-Bag, umbrella etc.	19,000	35,000	54,000
Investment in Goods-Toys	25,000	25,000	50,000
Decoration	70,000	-	70,000
Advance for shop	200,000	-	200,000
Total Capital	480,000	200,000	680,000

SOURCE OF FINANCE



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
Sales income (A)	4,110	106,860	1,282,320	4,521	117,546	1,410,552	4,973	139,247	1,670,962
Less: Cost of Sale (B)	3,288	85,488	1,025,856	3,617	94,037	1,128,442	3,978	111,397	1,336,769
Gross Profit (C) [C=(A-B)]	822	21,372	256,464	904	23,509	282,110	995	27,849	334,192
Less: Operating Cost:									
Electricity bill		450	5,400		500	6,000		550	6,600
Shop Rent		2,500	30,000		2,500	30,000		2,500	30,000
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Conveyance		400	4,800		400	4,800		400	4,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		8,000	96,000		8,000	96,000		8,000	96,000
Other Cost		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses		583	7,000		583	7,000		583	7,000
Total Operating Cost (D)	-	13,767	157,200	-	13,817	165,800	-	13,867	166,400
Net Profit (C-D):	-	7,605	99,264	-	9,693	116,310	-	13,983	167,792
Retained Income			99,264			215,574			383,367

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from the date of cheque is 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	200,000	-	-
1.2	Net Profit	99,264	132,310	183,792
1.3	Depreciation Expenses	7,000	7,000	7,000
1.4	Opening Balance of Cash Surplus	-	51,564	94,874
	Total Cash Inflow	306,264	190,874	285,667
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	6,700	-	-
2.3	Investment Pay Back including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	254,700	96,000	96,000
3.0	Total Cash Surplus	51,564	94,874	189,667

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Own
- Maintain books of records
- Experience (10 yrs.)

WEAKNESS

- Credit sale (realizes fully)

OPPORTUNITIES

- Located near to DC office
- Five similar type of shops in that area
- The capital of Entrepreneur will be Tk. 863,367 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors
- Theft

Presented at 37th Design Lab (open session)

on

15 November , 2014

Grameen Bank Auditorium

Thank you

Pictures







Thank You