



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Moin Cosmetics & Stationary

Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Milon Vill: Arajee niamot, Union: Gangachara, Post: Burirhat farm, Upazila: Gangachara, District: Rangpur. |
| Age | : | 31 years |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 02 (Two) Brothers 03 (Three) 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 | : | Mst. Mohsana Begum |
| (iii) Father's name | : | Md. Abul Khair |
| (iv) GB member's info | : | <i>Branch: Gangachara Rangpur. Centre # 28/mo, Loan no.: 10827, Member since September 25, 2009 First loan: Tk. 5,000 Existing loan: Tk. 29,000, Outstanding: 20,755</i> |
| 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 Nine |
| 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.) | : | 03 (Three) years experiences in running his own business. He started the business with BDT 120,000 (One lac twenty thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | Father's Income from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil. |
| NU's Contact No. | : | 01746973032 |
| NU's National ID No. | : | 8512731819842 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mohsana Begum is a GB member since September 25, 2009 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it agriculture and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | <i>Moin Cosmetics & Stationary</i> |
| Address/ Location | : | Sujon Plaza Market, Gangachara bazar, Rangpur. |
| Total Investment in BDT | : | Tk. 228,000 |
| Financing | : | Self Tk. 148,000 (from existing business) Required Investment Tk. 80,000 (as equity) |
| Present salary/drawings from business | : | BDT 5,000 (Five thousand) |
| Proposed Salary | : | BDT 7,000 (Seven thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On Products 13%, Photocopy and Computer services 60% |
| (ii) Estimated % of proposed gross profit margin | : | On Products 30%, Photocopy and Computer services 60% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

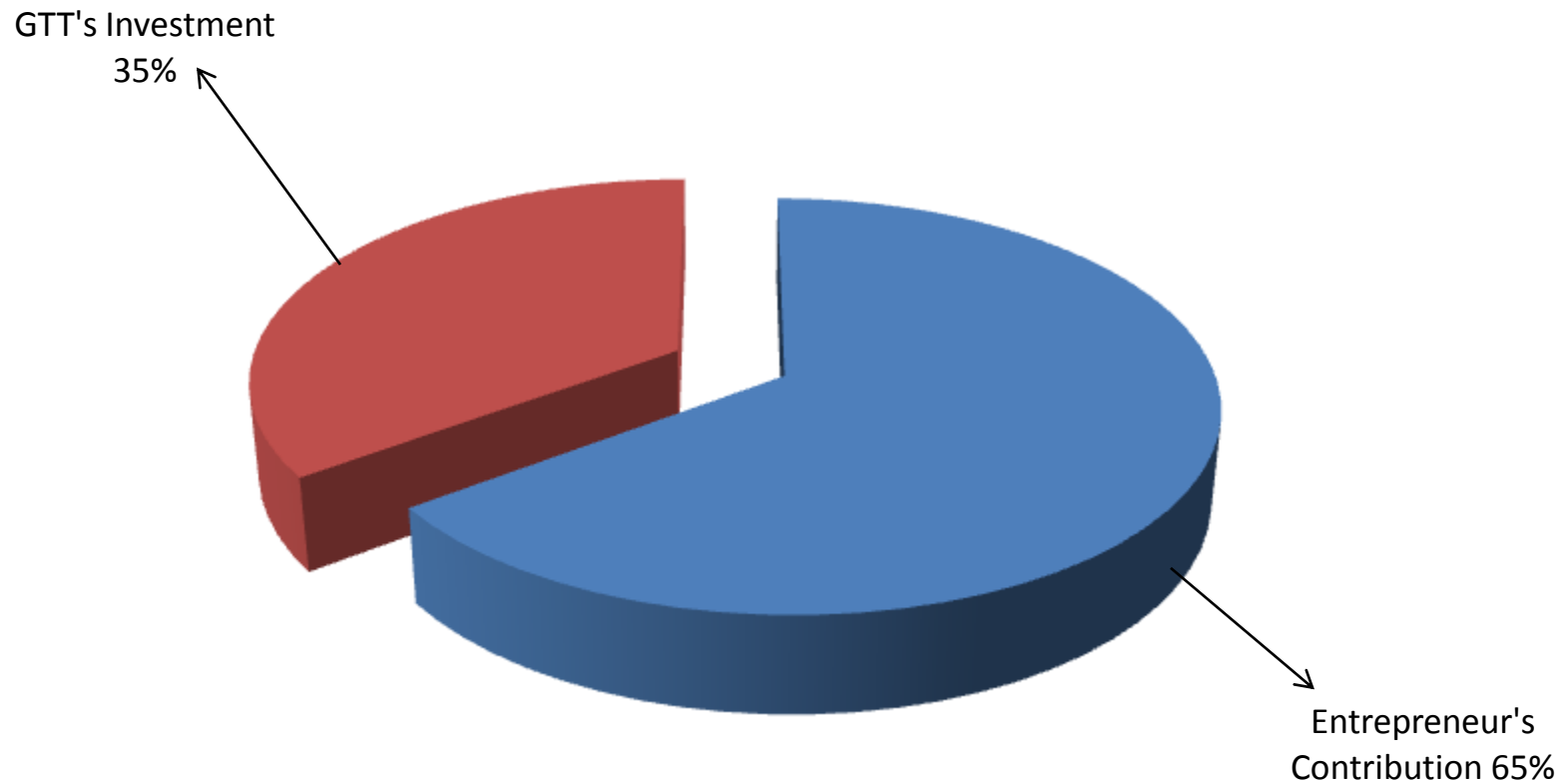
| Particulars | EB (BDT) | | |
|--|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products (Cosmetics and Stationary item) | 1,500 | 42,000 | 504,000 |
| Income from (Photocopy and Computer services) | 400 | 11,200 | 134,400 |
| Total Sales income (A) | 1,900 | 53,200 | 638,400 |
| Less: Cost of Sales (Purchase product) | 1,305 | 36,540 | 438,480 |
| Less: Cost of Sales (Material cost) | 160 | 4,480 | 53,760 |
| Total Cost of Sales (B) | 1,465 | 41,020 | 492,240 |
| Gross Profit (C) [C=(A-B)] | 435 | 12,180 | 146,160 |
| Less: Operating Cost: | | | |
| Electricity bill | | 650 | 7,800 |
| Genaretor bill | | 100 | 1,200 |
| Night Guard bill | | 300 | 3,600 |
| Shop Rent | | 1,200 | 14,400 |
| Mobile bill | | 500 | 6,000 |
| Conveyance bill | | 400 | 4,800 |
| Present Salary (Self and family) | | 5,000 | 60,000 |
| Other Cost (stationary & Entertainment etc.) | | 1,200 | 14,400 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 1,189 | 14,268 |
| Total Operating Cost (D) | | 10,539 | 126,468 |
| Net Profit (C-D): | | 1,641 | 19,692 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|--|-------------------------|----------------|----------------|
| Existing | Proposed | | | |
| Investment in products (Cosmetics item and Stationary item-Register, pen, Pin, File, Pencil etc.) | Investment in products (Cosmetics item and stationary item.) | 14,000 | 80,000 | 94,000 |
| Investment in Machineries (Computer-1, Photocopy machine-1, IPS-1 fane-1, etc) | | 50,000 | - | 50,000 |
| Cash in hand | | 1,300 | - | 1,300 |
| Decoration (fixture and fittings) | | 28,455 | - | 28,455 |
| Advance for shop | | 75,000 | - | 75,000 |
| GB Loan Outstanding | | (20,755) | - | (20,755) |
| Total Capital | | 148,000 | 80,000 | 228,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 148,000
- GTT's Investment BDT 80,000
- Total Capital BDT 228,000



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 (Cosmetics and Stationary item) | 2,500 | 69,989 | 839,866 | 2,875 | 80,487 | 965,845 | 3,306 | 92,560 | 1,110,722 |
| Estimated Income from (Photocopy and Computer services) | 500 | 14,000 | 168,000 | 575 | 16,100 | 193,200 | 661 | 18,515 | 222,180 |
| Total Sales income (A) | 3,000 | 83,989 | 1,007,866 | 3,450 | 96,587 | 1,159,045 | 3,967 | 111,075 | 1,332,902 |
| Less: Cost of Sales (Purchase product) | 2,175 | 60,890 | 730,683 | 2,501 | 70,024 | 840,286 | 2,876 | 80,527 | 966,328 |
| Less: Cost of Sales (Material cost) | 200 | 5,600 | 67,200 | 230 | 6,440 | 77,280 | 265 | 7,406 | 88,872 |
| Total Cost of Sales (B) | 2,375 | 66,490 | 797,883 | 2,731 | 76,464 | 917,566 | 3,140 | 87,933 | 1,055,200 |
| Gross Profit (C) [C=(A-B)] | 625 | 17,499 | 209,983 | 719 | 20,123 | 241,480 | 826 | 23,142 | 277,702 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 750 | 9,000 | | 850 | 10,200 | | 950 | 11,400 |
| Genaretor bill | | 150 | 1,800 | | 200 | 2,400 | | 250 | 3,000 |
| Night Guard bill | | 350 | 4,200 | | 400 | 4,800 | | 450 | 5,400 |
| Shop Rent | | 1,500 | 18,000 | | 1,500 | 18,000 | | 1,500 | 18,000 |
| Mobile bill (SMS & Reporting) | | 800 | 9,600 | | 900 | 10,800 | | 1,000 | 12,000 |
| Conveyance bill | | 600 | 7,200 | | 700 | 8,400 | | 800 | 9,600 |
| Ownership Transfer Fee | | 533 | 3,200 | | 533 | 6,400 | | 533 | 6,400 |
| Proposed Salary (Self and family) | | 7,000 | 84,000 | | 8,000 | 96,000 | | 9,000 | 108,000 |
| Other Cost (stationary & Entertainment etc.) | | 1,400 | 16,800 | | 1,600 | 19,200 | | 1,800 | 21,600 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 1,189 | 14,268 | | 1,189 | 14,268 | | 1,189 | 14,268 |
| Total Operating Cost (D) | | 14,272 | 168,068 | | 15,872 | 190,468 | | 17,472 | 209,668 |
| Net Profit (C-D): | | 3,226 | 41,914 | | 4,251 | 51,012 | | 5,669 | 68,034 |
| Retained Income | | | 41,914 | | | 92,926 | | | 160,960 |

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.)

| <i>SI #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 45,114 | 57,412 | 74,434 |
| 1.3 | Depreciation Expenses | 14,268 | 14,268 | 14,268 |
| 1.4 | Opening Balance of Cash Surplus | - | 19,428 | 52,707 |
| | Total Cash Inflow | 139,383 | 91,107 | 141,409 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 80,000 | - | - |
| 2.2 | GB Loan Outstanding | 20,755 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 19,200 | 38,400 | 38,400 |
| | Total Cash Outflow | 119,955 | 38,400 | 38,400 |
| 3.0 | Total Cash Surplus | 19,428 | 52,707 | 103,009 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Experiences: 3 Yrs.

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- The Capital of the entrepreneur will be BDT 308,960 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









৪নং গঙ্গাচড়া ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ গঙ্গাচড়া, উপজেলাঃ গঙ্গাচড়া, জেলাঃ রংপুর।

ইউ.পি ফরম নং-১৩

ট্রেড লাইসেন্স

অর্থ বৎসর-২০১৭ - ২০১৮ ইং

ক্রমিক নং- 171 লাইসেন্স ২৫৫ ২০১৭ ইং

বই নম্বর ২ লাইসেন্স নম্বর ০৭০ ইস্যু তারিখ ৮/১০/২০১৭

ব্যবসা প্রতিষ্ঠানের নাম মুইন কনস্ট্রাক্শন এন্ড মেটালার্স

লাইসেন্স ধারীর নাম শ্রী. মে. মুইন মুইন

পিতা/স্বামীর নাম মে. মুনীর মুহাম্মদ

গ্রাম গঙ্গাচড়া উপজেলা- গঙ্গাচড়া, জেলা- রংপুর।

পেশার ধরণ কনস্ট্রাক্শন এন্ড মেটালার্স তারিখ ৩০/১/২০১৮

পর্যন্ত বৈধ/মেয়াদ শেষ হইবে।

ফি প্রদানের পরিমাণ টাকা ১০০৮ (কথায় এক হাজার আশ্রয় দুইশত)

প্রাপ্ত হয়ে তার ব্যবসা/পুষ্টি/ত্রিকাদারী চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

৮/১০/১৭

অতিরিক্ত সচিব
৪নং গঙ্গাচড়া ইউনিয়ন পরিষদ
গঙ্গাচড়া, রংপুর।

৮/১০/১৭

চেয়ারম্যান
৪নং গঙ্গাচড়া ইউনিয়ন পরিষদ
গঙ্গাচড়া, রংপুর।



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



নাম: মিলন
 Name: Milon
 পিতা: মোঃ আব্দুল বায়েজ
 মাতা: মোছাঃ মোহাম্মদা বেগম
 Date of Birth: 03 Feb 1984

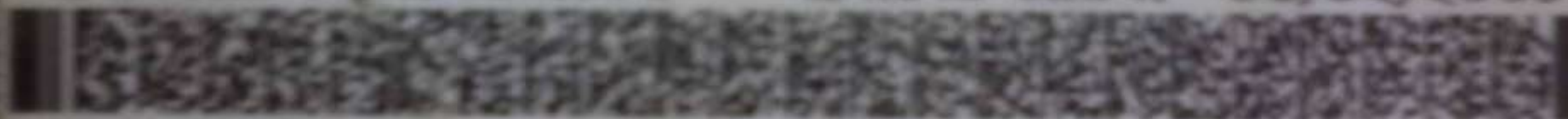
ID NO: **8512731819842**

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
 কেউতেও পাঠানো গেলে শাস্তি দেওয়া হবে। কার্ডটি হারিয়ে গেলে তাৎক্ষণিকভাবে জমা দেওয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: হাফিজ ন্যাশনাল, মাদারলি মিডিয়াম, ডাকঘর: কুড়িরহাট কার্ড - ৫৪০০,
 ঢাকা, বাংলাদেশ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৩/০২/২০০৮





গ্রামীণ ব্যাংক

কলকাতা শাখা

সহজ ঋণের পাশ বই

নাম মোহন চন্দ্র
 কলী নং ২০৫৭
 ঋণ নং ৩১
 কেন্দ্র নং ২৫/৫
 কেন্দ্রের নাম বিলকুলচন্দ্রী ৫১২
 এই ইস্যুর তারিখ ৩০/১/১৮
 শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]

০৫/০১/১৮



গ্রামীণ ব্যাংক

মোহন চন্দ্র

সহজ ঋণের পাশ বই

২৫/৫
২০৫৭

নাম মোহন চন্দ্র
 কেন্দ্রের নাম বিলকুলচন্দ্রী ৫১২
 শাখা কলকাতা শাখা

মোহন চন্দ্র



Thank You