

Proposed NU Business Name : Refa Cosmetics store

Business Category: General Retail & Wholesale



Business Proposal Prepared by : Shah Alam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rofikul Sardar</i> Vill: Enayatpur, Union: 07 no. Prosadpur, Post: Gotgare, Upazila: Manda, District: Naogoan.
Age	:	27 Years
Marital status	:	Married
Children	:	01 (one) daughter.
No. of siblings:	:	02 (two) Brothers & 01 (One) Sister.
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. Rohima Begum.
(iii) Father's name	:	Md. Ahad Sardar
(iv) GB member's info	:	<i>Branch: Gotgare, Naogoan Centre # 43/mo</i> <i>Loan no.: 865, Member since December 05, 2008.</i> First loan: Tk. 2,000 Existing loan: 0. Loan Out standing 0.
Further Information:		
(v) Who pays GB loan installment	:	N/A.
(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., 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 (ten) years working experience and he is running his own business. He started the business only with Tk. 55,000 (fifty five thousand). : He has taken training from shop holder about 3 years.
Other Own/Family Sources of Income	:	His Father and brother earn from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01728-110956.
NU's National ID No.	:	6414788851947.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rohima Begum is a GB Member since December 05, 2008 at first she took GB loan BDT 1,000 (one thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation purposes and assisting her husband in his business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Refa Cosmetics store</i>
Address/ Location	:	Mojeltola Bazar, Naogoan.
Total Investment in BDT	:	Tk. 155,000.
Financing	:	Self Tk. 105,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 3,500 (three thousand and five hundred)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25%.
(ii) Estimated % of proposed gross profit margin	:	On products 25%.
(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 (bakery, toys, soap, oil, cosmetics item etc)	1,000	28,000	336,000
Total income from sales & commission (A)	1,000	28,000	336,000
Less: Cost of sales of products (product purchase) (B)	750	21,000	252,000
Gross Profit (C) [C=(A-B)]	250	7,000	84,000
Less: Operating Cost:			
Electricity bill		350	4,200
Shop Rent		300	3,600
Mobile bill		200	2,400
Night Guard bill		65	780
Conveyance		500	6,000
Provision of bad Debt		3	37
Ownership Transfer Fee			-
Present Salary (Self & family)		3,500	42,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		118	1,415
Total Operating Cost (D)		5,536	66,432
Net Profit (C-D):		1,464	17,568

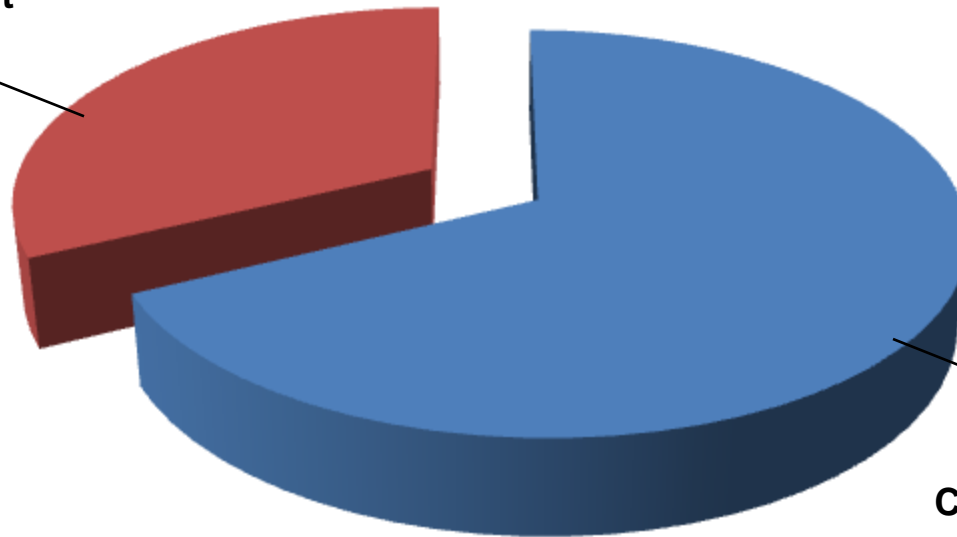
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (oil, salt, juice, bakery item, biscuit, chips, cosmetics etc)	Estimated: pulses, oil, bakery item, soap, toys and cosmetics item etc	93,000	50,000	143,000
Investment in machuneries & equipments (solar-1set, bulb etc.)		7,700	-	7,700
Cash in hand		1,000		1,000
Debtors (Since October, 2015 to at present)		3,700		3,700
Creditor (Since June, 2015 to at present)		(3,000)		(3,000)
Decoration (fixture and fittings)		2,600		2,600
Total Capital		105,000	50,000	155,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 105,000
- GTT's Investment BDT 50,000
- Total Capital BDT 155,000

GTT's Investment
32%



Entrepreneur's
Contribution 68%

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 (grocery item, cosmetics item, soap, oil, cosmetics item etc)	1,500	42,000	504,000	1,950	54,600	655,200	2,340	65,520	786,240
Total estimated income from sales & commission (A)	1,500	42,000	504,000	1,950	54,600	655,200	2,340	65,520	786,240
Less: Cost of sales of products (B)	1,125	31,500	378,000	1,463	40,950	491,400	1,755	49,140	589,680
Gross Profit (C) [C=(A-B)]	375	10,500	126,000	488	13,650	163,800	585	16,380	196,560
Less: Operating Cost:									
Electricity bill		450	5,400		550	6,600		600	7,200
Shop Rent		300	3,600		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		115	1,380		165	1,980		165	1,980
Conveyance		1,200	14,400		1,500	18,000		2,100	25,200
Provision of bad Debt		3	37		3	37		3	37
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		118	1,415		118	1,415		118	1,415
Total Operating Cost (D)	-	8,819	103,832	-	9,969	119,632	-	10,619	127,432
Net Profit (C-D):	-	1,681	22,168	-	3,681	44,168	-	5,761	69,128
Retained Income			22,168			66,336			135,464

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	24,168	48,168	73,128
1.3	Depreciation Expenses	1,415	1,415	1,415
1.4	Opening Balance of Cash Surplus	-	13,583	39,166
	Total Cash Inflow	75,583	63,166	113,709
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	13,583	39,166	89,709

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record
- Experience : 10 Yrs.

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 240,464 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 157th as Yunus Centre and 30th In-house Executive
Social Business Design Lab
on December 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







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



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নাম: মোঃ রফিকুল সরদার
Name: Md. Rofikul sardar
পিতা: মোঃ আহাদ সরদার
মাতা: মোছাঃ রহিমা বেগম
Date of Birth: 15 Jun 1988
ID NO: 6414788851947

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: ইনায়েতপুর, ডাকঘর: পোটগাজী - ৬৫১০, মান্দা, নওগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৮/২০০৮



ইউপি ফরম- ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৫-২০১৬ খ্রি

লাইসেন্স

৭নং প্রসাদপুর

ইউনিয়ন পরিষদ

আশা

থানা/উপজেলা

নগর

জেলা।

বই নম্বর : ১২ ০২

লাইসেন্স নম্বর : ১২ তারিখ ২১.১২.১৫খ্রি

লাইসেন্সধারীর নাম : বিমান কাম্বোজ (মের)

পিতা/স্বামীর নাম : মোঃ বহি কুন ইসলাম

ঠিকানা : মোঃ আব্দুল আলী মহল্লা

পেশার ধরন : ৩১৮৮৮৮-মের

৩০.০৩.১৬খ্রি তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

করা হলো।

২১.১২.১৫খ্রি

তারিখ : চেয়ারম্যানের দস্তখত



গ্রামীণ ব্যাংক

মহাজ প্রানের পাশায়ই

ফার্মা

নাম সেইস বহিমা
কেন্দ্রের নাম এমস খেত পু. এম. হ. এম.
শাখা

০৫/০৩/১০

अनुसंधान

वर्ष	दिनांक	प्रारंभिक	अंश	शेष	कुल
२०२०	०२/०२	५००	२०००	००	६९०
२०२०	०२/०२	६९०	०	०	२०००
२०२०	०२/०२	२६०	१०००	२०	२०००
२०२०	०२/०२	२६५०	०	२०	६२००
२०२०	०२/०२	६२५०	०	६०	६२००
२०२०	०२/०२	६२५०	१०००	६०	६९०
२०२०	०२/०२	६९०	०	४०	२२६०



Thank You