

বিসমিল্লাহির রাহমানির রাহিম

মোঃ জসিম উদ্দিন
মেস্তুরী

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এখানে সেনেটারী, টিউবওয়েল,
ডিপকল ও সেলুর কাজ করা হয়।
জনতা ব্যাংক রোড, রামগঞ্জ, লক্ষ্মীপুর।



A Nobin Udyokta Project Tanjina Sanitary Store



Presented by:
Md. Zosim Uddin

Nu Identified and PP Prepared by :

Farhana Huque

Project Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Zosim Uddin
Age	:	30 years
Marital status	:	Married
Children	:	1 daughter, 2 sons
No. of siblings:	:	1 brother, 2 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	:	Mrs. Hosneara Begum
(iii) Father's name	:	Mr. Md. Mostofa Miah
(iv) GB member's info	:	Branch: Sonapur Centre 68/Ma, Loan no 7590 Member since : 20-10-2000 First loan: 5000Tk. Existing loan: -N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Sanitary business
Business Experiences and Training Info	: :	12 years
Other Own/Family Sources of Income	:	Father is an electrician.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization

NU's Mother has been a member of Grameen Bank since 2000 (14 years). NU invested GB Loan in his Business, and repaired their own house from the income of his business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Tanjina sanitary store
Address/ Location	:	Tamta, Ramgonj, Laxmipur
Total Investment in BDT	:	2,00,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50 % Required Investment BDT 1,00,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	8,000/-
Proposed Salary		9,000/-
Proposed Business Implementation Plan (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	15% 15% 03 months.

OBJECTIVES

- ✓ Employment for the entrepreneur.
- ✓ Become a Prominent Nobin Udyokta.
- ✓ Create employment opportunities for others (especially for the family members of Grameen Bank Borrowers)
- ✓ Improving livelihood of Nobin Udyokta's family.
- ✓ Selling quality medicine to the community.
- ✓ Contribute in improving socio-economic condition.

Project Summary

- **Udoykta has been running this sanitary business with an experience of 1 year.**
- **With new investment, sale will be increased by 7%.**
- **The Business will be operated by the entrepreneur.**
- **Target customers are local people Tamta ,Sonapur, Ramgonj.**

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)			
	(1)	(2)	(1+2)			
Investments in different categories:						
<u>Different kind of stock items (Existing)</u>						
Pipe(1.5') 900ft *15tk =13500/-	1,00,000/-					
Pipe(6') 40ft* 45tk = 1800/-						
Pipe (3*4') 40ft *145tk = 5800/-						
Filter (25pc* 250tk) = 6250/-						
2' hosepipe (28ft*85tk) = 2380/-						
1.5' G I Pipe (8ft * 160) = 1280/-						
Cons stoke cork , Albow, Socket						
Tre, Innion, Niecepon, Gum, Threat tape						
Base, Big cork = 30000/-						
Tube well (3pc) = 6000/-						
<u>Machineries</u>						
Hammer, pipe, Chain coppa, Range ,Pan = 5000/-						
Cutter (1.5',2' – 16') 16 pic * 1000 = 16000/-						
Casla & Die (7000 + 2000) = 9000/-						
Pipe Range (6pic) + Chain Tone = 2990/						
<u>Proposed items</u>						
Pipe (1.5',2', 3', 4', 6') = 20000/-	1,00,000/-					
Tube well (30pc* 2000tk) = 60000/-						
G I pipe (30pc * 480) = 15000/-						
Filter (20pc* 250tk) = 5000/-						
Total Capital			200,000/-			

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
Less: Cost of sales (B)	2550	76500	918000
Gross Profit (C) [C=(A-B)]	450	13500	162000
Less: Operating Costs			
Electricity bill		300	3600
Shop Rent		500	6000
Mobile bill		300	3600
Present salary		7000	96000
Others		500	6000
Non Cash Item:-			
Depreciation Expenses		275	3300
Total Operating Cost (D)		8875	106500
Net Profit (C-D):		4625	55500

Financial Projection

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5000	150000	1800000	6000	180000	2160000
<i>Less: cost of sales (B)</i>	4250	127500	1530000	5100	153000	1836000
Gross Profit(C) [C=(A-B)]	750	22500	270000	900	27000	324000
<i>Less: Operating Costs</i>						
Electricity bill		300	3600		350	4200
Shop Rent		500	6000		500	6000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000
Proposed Salary-		9000	108000		10000	120000
Others		500	6000		600	7200
Non Cash Item:						
Depreciation Expenses		275	3300		275	3300
<i>Total Operating Cost (D)</i>		11075	132900		12225	146700
(Net Profit C-D) :		11425	137100			177300
Pay back		60000			60000	
Retained money		77100			117300	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit (Ownership Tr. Fee added back)	137100	177300
1.3	Depreciation (Non cash item)	3300	3300
1.4	Opening Balance of Cash Surplus		
	Total Cash Inflow	240400	180600
2.0	Cash Outflow		
2.1	Purchase of Product	100000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3.0	Net Cash Surplus	80,400	120,600

SWOT Analysis

STRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality sanitary items and services to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

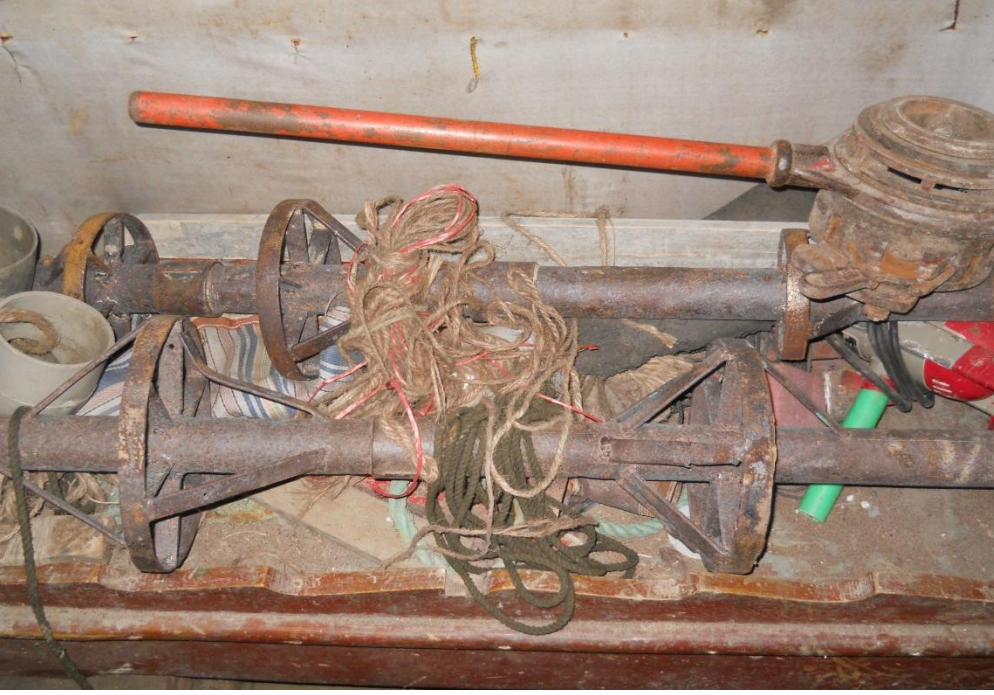
- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITY

- ✓ Demand of various sanitary items.
- ✓ Near Tamta bazra.

THREATS

- ✓ New Invention .
- ✓ Other competition.



Presented at
38 SB Executive Design Lab
on 16 November, 2014 at YC

For More Information
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