

A Nobin Udyokta Project

Sagar Telecom and Cosmetics Corner



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Jamil Ahmed Sagar

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Jamil Ahmed Sagar
Age	:	02/10/1991 (24 Years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers, 1 Sister
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Jameron
(iii) Father's name	:	Md. Khorshed Alam
(iv) GB member's info	:	Member since: 25/01/1995 Branch: Kalampur, Centre no.43, Group:02 Loanee No.3272 First loan:5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: 50,000 Outstanding: 28,680
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Telecom and Cosmetics Business
Trade License Number	:	232
Business Experiences	:	2 years
Other Own/Family Sources of Income	:	Service (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01953664372
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1995. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. NU's mother invested the money in his son's business for expansion. NU's father is doing job in a distributor organization. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Sagar Telecom and Cosmetics Corner
Address/ Location	:	Kashipur, Dhamrai, Dhaka
Total Investment in BDT	:	300,000/-
Financing	:	Self BDT : 2,00,000 (from existing business) - 67% Required Investment BDT : 1,00,000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary		BDT 5,000
Proposed Business % of present gross profit margin	:	10%
Estimated % of proposed gross profit margin	:	10%
Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Fridge (2):	40,000		200,000
Furniture & Fan:	5,000		
Mobile Handset (5):	5,000		
Flexi Load (GP,Robi, BanglaLink, Airtel):	10,000		
Present goods (*):	1,40,000		
Proposed Stock Items:			
Proposed goods:(**)		100,000	100,000
Total Capital	200,000	100,000	300,000

Details present Stock (*) & Proposed Items (**) mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock Item	
Product name	Amount
Cold Drinks	20,000
Mineral Water, Juice	15,000
Ice cream, Tang	5,000
Biscuit, Bread	5,000
Chanachur, Egg	2500
Chips, Chutney	2500
Oil, Hair Color, Vim	10,000
Soap, Spices, Coil, Lip gel	15,000
Stationeries	15,000
Telcom Powder, Tissue	2,500
Face Wash, Condom	2,500
Cigarrete, SIM Card	3,000
Shampoo, Pencil Battery	2,000
Noodles, tasty saline	2,000
Cream, Lotion, Toothpaste	8,000
Cake, Chocolate, Toothbrush	10,000
Cosmetics Item	20,000
Present Stock	1,40,000

Proposed Item	
Flexi Load	20,000
Face Wash (40)	10,000
Body Lotion (40)	10,000
Cold Drinks	20,000
Juice	10,000
Hair Oil (25)	5,000
Shampoo	5,000
Stationeries	15,000
Cake, Biscuit	5,000
Proposed Stock	1,00,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3000	90,000	10,80,000
Less: Cost of Sale (B)	2700	81,000	972,000
Gross Profit (10%) (A-B)= [C]	300	9,000	108,000
Less: Operating Costs			
Electricity bill		500	6,000
Mobile Bill		400	4,800
Rent		1,000	12,000
Present Salary (Self)		5,000	60,000
Night Guard Bill		100	1200
Others		200	2400
Non Cash Item:			
Depreciation Expenses(50,000*15%)		625	7,500
Total Operating Cost (F)		7825	93,900
Net Profit (E-F):		1,175	14,100

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 (A)	4500	1,35,000	16,20,000	4800	144,000	17,28,000	5000	150,000	18,00,000
Less: Cost of Sale (B)	4050	1,21,500	14,58,000	4320	1,29,600	15,55,200	4500	135,000	16,20,000
Gross Profit 10% (A-B)=(C)	450	13,500	162,000	480	14,400	1,72,800	500	15,000	180,000
Less operating cost :									
Electricity bill		600	7200		800	9600		900	10,800
Mobile Bill		500	6000		600	7200		700	8400
Night Guard Bill		100	1200		200	2400		300	3600
Present salary/Drawings- self		5,000	60,000		5,000	60,000		5,000	60,000
Rent		1,000	12,000		1,000	12,000		1,000	12,000
Others		100	1200		200	2400		300	3600
Depreciation Expenses		625	7500		625	7500		625	7500
Total Operating Cost (D)		7,925	95,100		8,425	101,100		8,825	105,900
Net Profit (C-D) = (E)		5,575	66,900		5,975	71,100		6,175	74,100
GT payback			40,000			40,000			40,000
Retained Income:		26,900		31,100			34,100		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	66,900	71,100	74,100
1.3	Depreciation (Non cash item)	7,500	7,500	7,500
1.4	Opening Balance of Cash Surplus	0	5,720	44,320
	Total Cash Inflow	1,74,400	84,320	1,25,920
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	GB Loan Payment(*)	28,680		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	168,680	40,000	40,000
3.0	Net Cash Surplus	5,720	44,320	85,920



STRENGTH

- Shop located at beside main road.
- Skilled & 2 Years of Experience
- Consumers available.
- Monopoly position for telecom goods
- 14 hours shop open in a day

WEAKNESS

- Credit Sale

OPPORTUNITIES

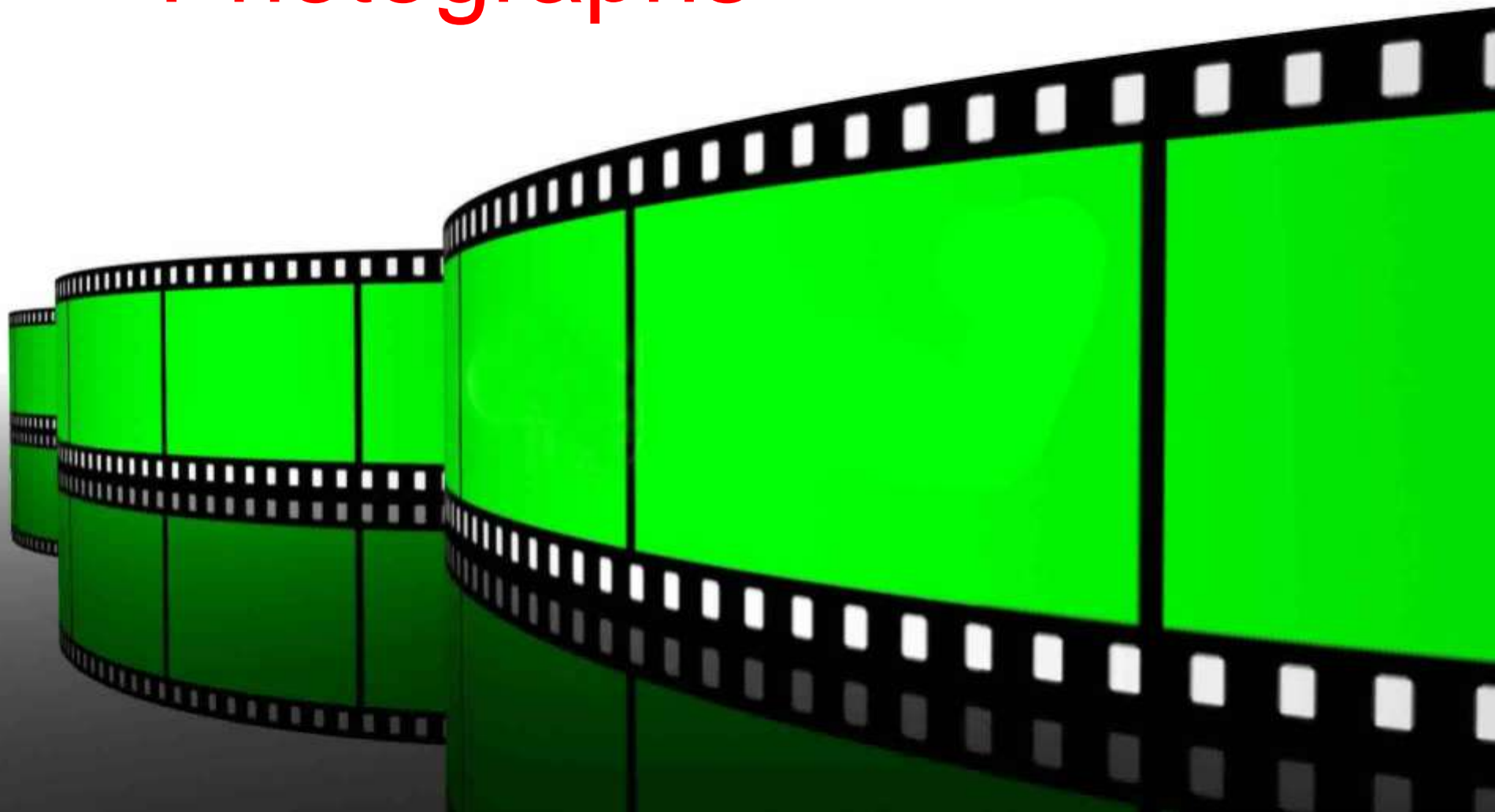
- Expansion Of Business
- Increasing the number of Customer
- Have chance to create more buyer in different market

THREATS

- Competitor may create.
- Fire.
- Theft.



Photographs



Photographs



Photographs



Photographs



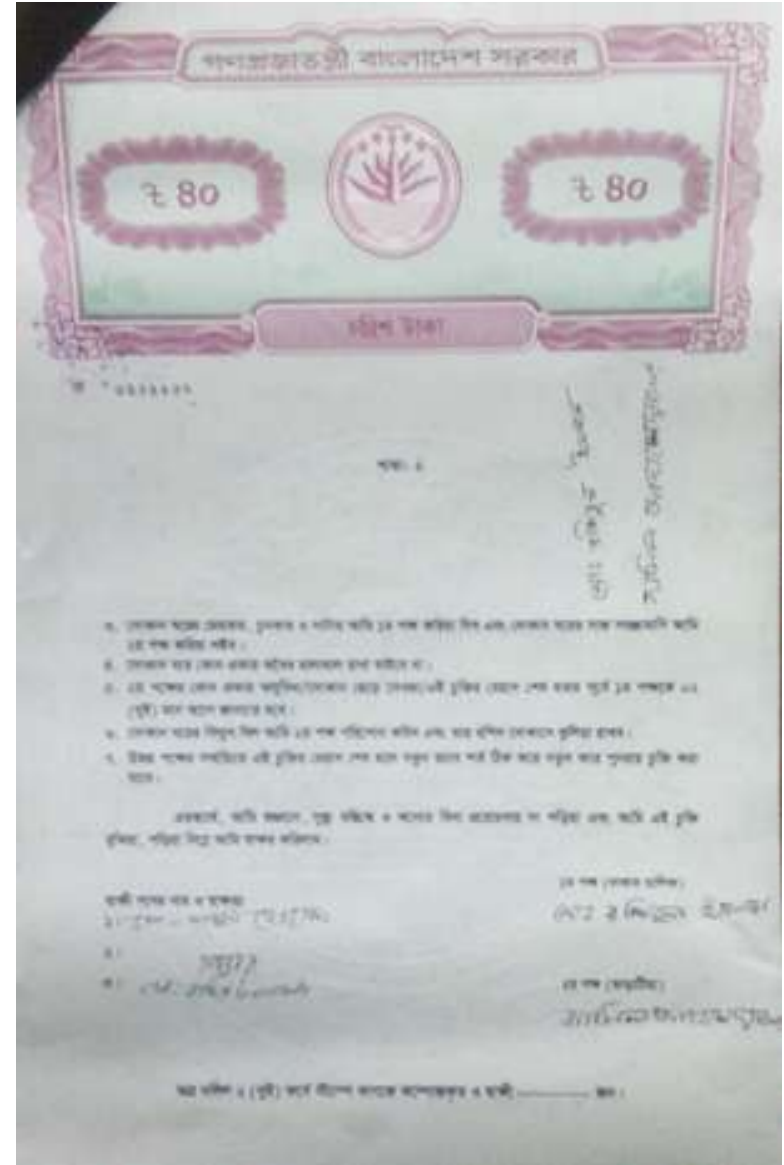
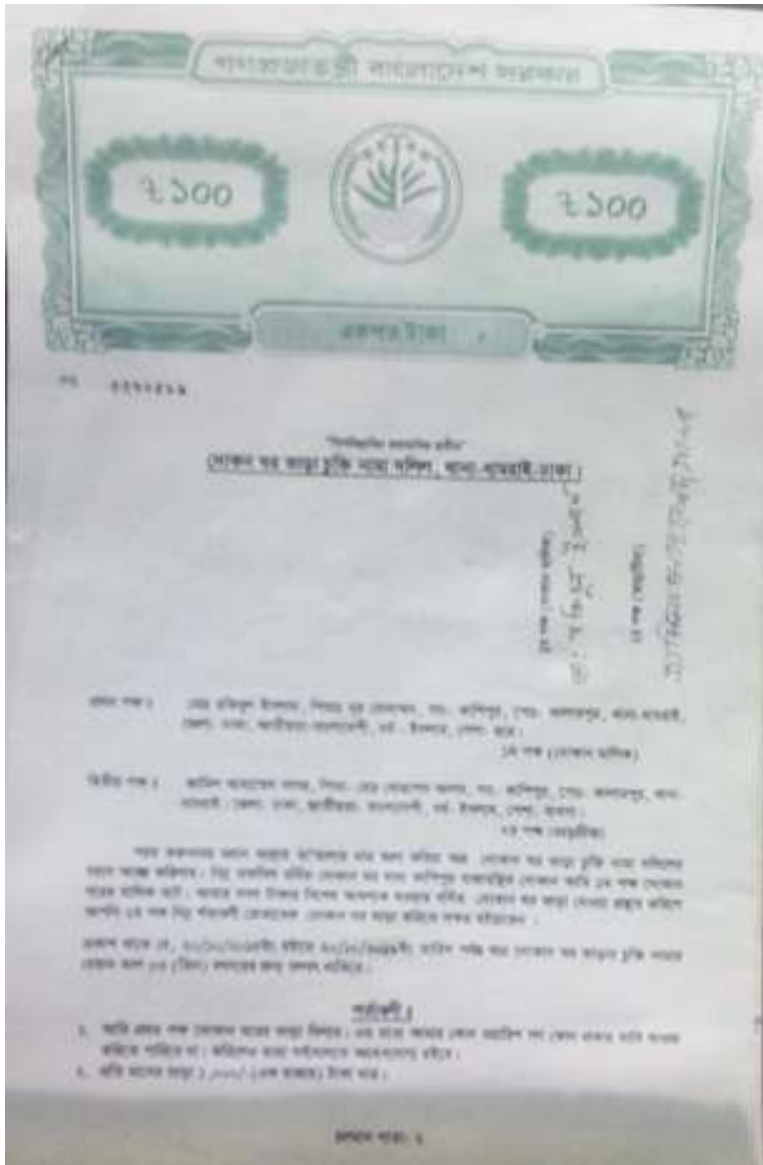
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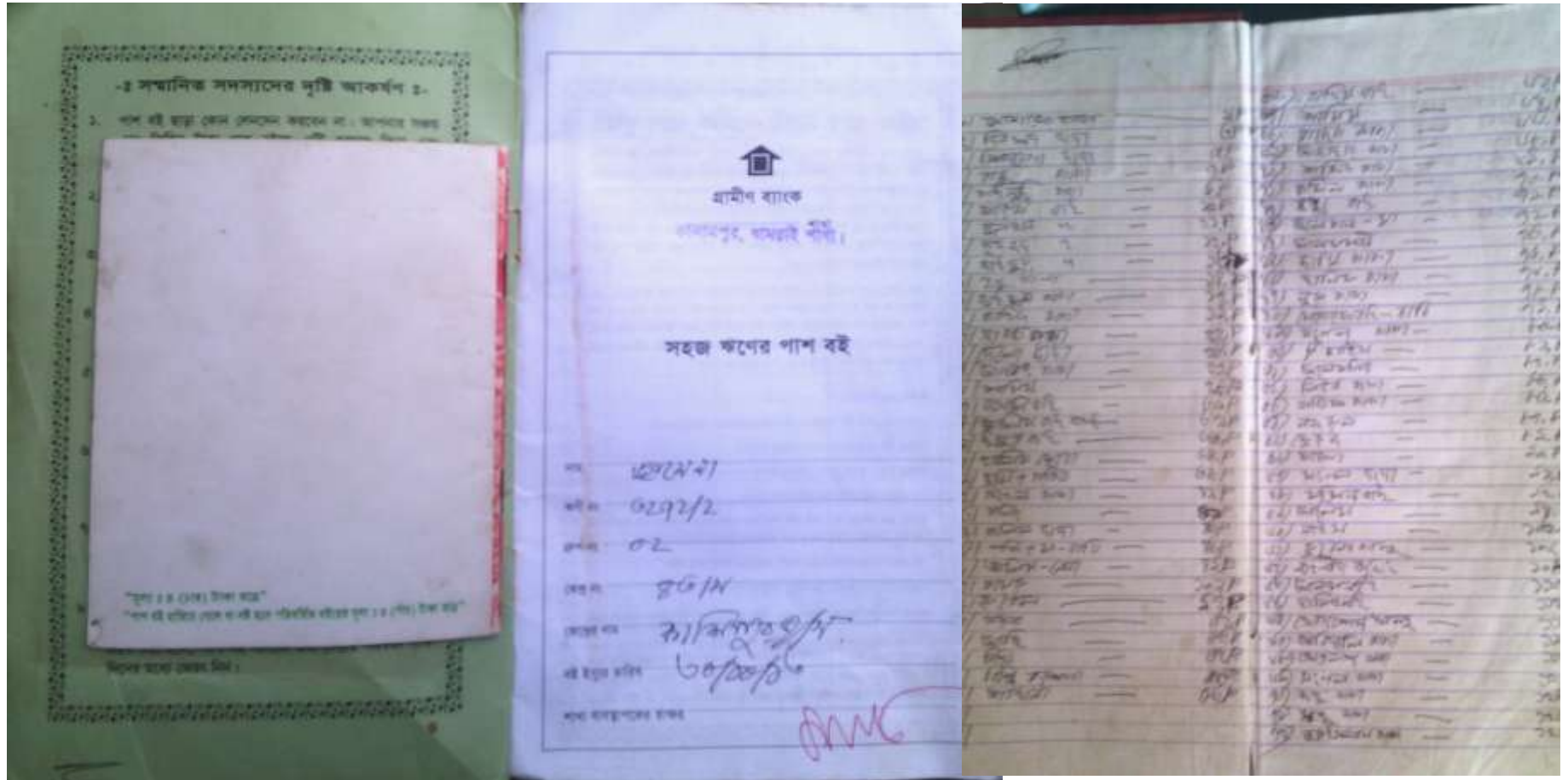
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Presented at
GT's 20th Internal Design Lab
on 03 November, 2015

