

A Nobin Udyokta Project

# M/S. Shajahan Sanitary & Hardware



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



Presented by  
Shajahan

GRAMEEN TRUST



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Shajahan
Age	:	04/12/1982 (32 years 4 months)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers 1 Sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rezia
(iii) Father's name	:	Saiful Islam
(iv) GB member's info	:	Member since: 15/03/2000 Branch: Dhamrai, Centre no.49, Group No- 2 Loanee No. 6852 First loan:5,000/- Total Amount Received: Tk. 200,000/- Existing loan: 40,000/- Outstanding: 5,000/-
<b>Further Information:</b>		
(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	:	SSC

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License	:	2358
Business Experiences	:	10 Years Practical Training – 3 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01717156638
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

# BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2000. At first his mother took a loan amount 5,000 BDT from Grameen Bank. She invested the money in her son's business for expanding. NU's mother gradually improved their life standard by using GB loan. Her son is now established and fully capable to operate his business.

# PROPOSED BUSINESS Info.



Business Name	:	<b>M/S. Shajahan Sanitary &amp; Hardware</b>
Address/ Location	:	Kagoziapara, Dhamrai,Dhaka
Total Investment in BDT	:	350,000/-
Financing	:	Self BDT : 2,50,000 (from existing business) - 72% Required Investment BDT : 1,00,000 (as equity) - 28 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	<b>BDT 8,000</b>
i. Proposed Business % of present gross profit margin	:	<b>10%</b>
ii. Estimated % of proposed gross profit margin	:	<b>10%</b>
iii. Agreed grace period	:	<b>3 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Fan (1)	1,000		
Furniture	4,000		
Advance	30,000		
<b>Presents Goods item:</b>	215,000		
<b>Proposed Stock Items:</b>			
Gazi PVC 4" (70 ps. X 1000/-)=		70,000	
Gazi Fittings (300 ps. X 100/-)=		30,000	
<b>Total Capital</b>	<b>250,000</b>	<b>100,000</b>	<b>350,000</b>

N.B: Details of Present stock items have enclosed in Next slide.



## Breakdown of present items

Gazi PPC Pipe:	60,000/-
Gazi motor	30,000/-
Basin	30,000/-
Pipe fittings	20,000
RFL Tube well	30000/-
Gazi Tanki	25000/-
RFL Soap case	10000/-
Gazi Thread pipe fittings	10000
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Total :	215000/-

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	7,000	210,000	2,520,000
<i>Less: Cost of sale(B)</i>	6,300	189,000	2,268,000
<b>Gross Profit 15% (A-B)= [C]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		200	2,400
Night Guard Bill		100	1,200
Rent		1,500	18,000
Mobile Bill		200	2,400
Salary from Business		8,000	96,000
Others (Entertainment)		100	1,200
<i>Non Cash Item:</i>			
Depreciation Expenses		63	756
<b>Total Operating Cost (D)</b>		<b>10,163</b>	<b>121,956</b>
<b>Net Profit (C-D):</b>		<b>10,837</b>	<b>130,044</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	8,000	240,000	2,880,000	8,500	255,000	3,060,000
<i>Less: Cost of Sale (B)</i>	7,200	216,000	2,592,000	7,650	229,500	2,754,000
<b>Gross Profit 10% (A-B)=(C)</b>	800	24,000	288,000	850	25,500	306,000
<b>Less operating cost :</b>						
Electricity bill		300	3,600		400	48000
Night Guard Bill		150	1,800		200	2,400
Rent		1,500	18,000		1,500	18,000
Salary from Business		8,000	96,000		8,000	96,000
Mobile Bill		300	3,600		400	4,800
Others		100	1,200		200	2,400
<b>Non Cash Item:</b>						
Depreciation Expense		63	756		63	756
<b>Total Operating Cost (D)</b>		10,413	124,956		10,763	129,156
<b>Net Profit (C-D) = (E)</b>		13,587	163,044		14,737	176,844
<b>GT payback</b>			60,000			60,000
<b>Retained Income:</b>		<b>103,044</b>			<b>116,844</b>	

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



<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	0
1.2	Net Profit	163,044	176,844
1.3	Depreciation (Non cash item)	756	756
1.4	Opening Balance of Cash Surplus	0	98,800
	<b>Total Cash Inflow</b>	<b>263,800</b>	<b>276,400</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	0
2.2	Payment of GB Loan	5,000	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>165,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>98,800</b>	<b>216,400</b>

# SWOT Analysis



## **S**TRENGTH

- Located beside Road
- Working Experiences and skill
- Environment Friendly
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Increase in Sales

## **W**EAKNESS

- Lack of Investment
- Credit Sale

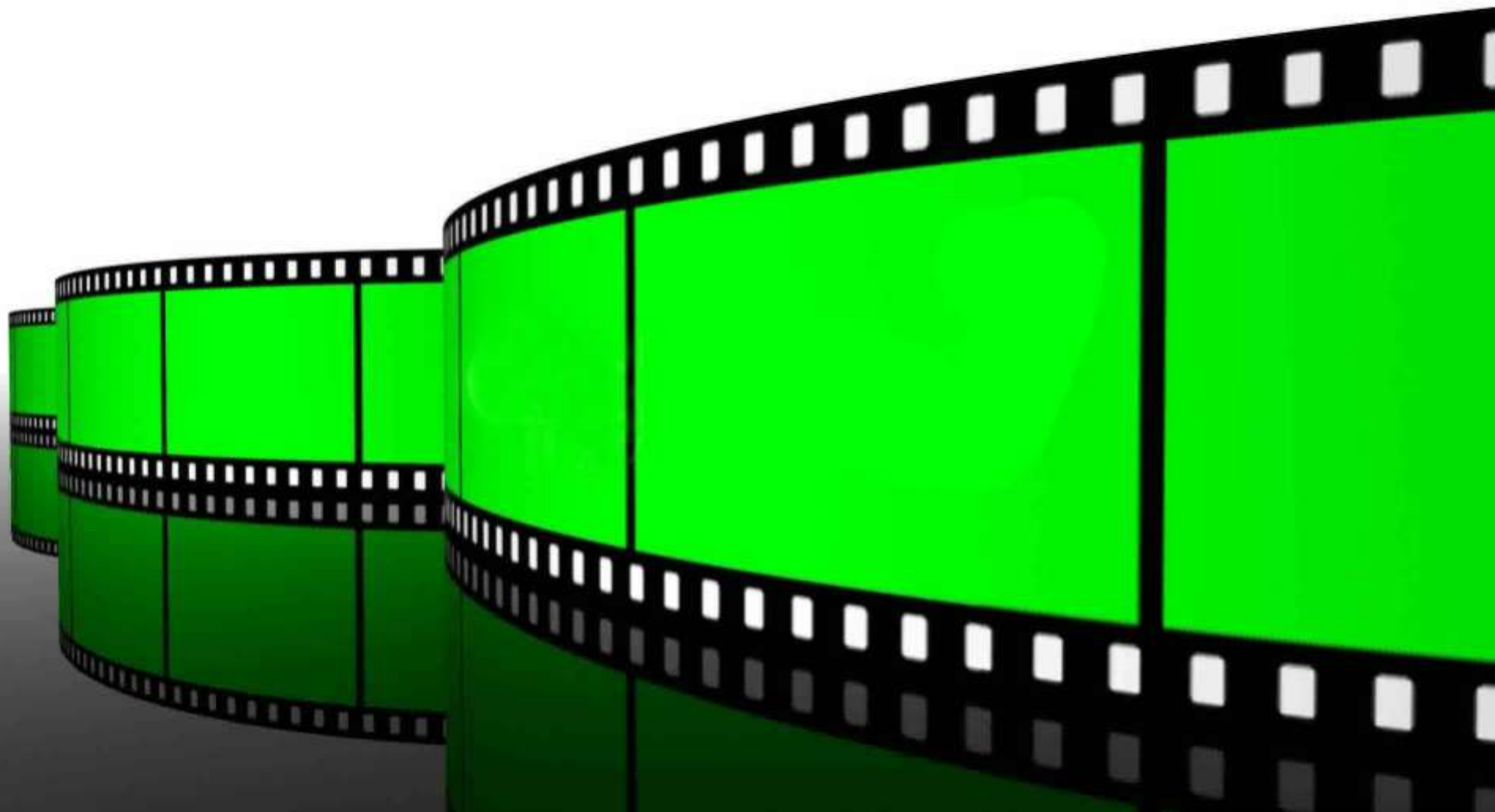
## **O**PPORTUNITIES

- Expansion Of Business
- Increasing the number of Customer
- new customer

## **T**HREATS

- Competitor may arise
- Fire.
- Theft.
- Political Instability.

# Photographs











*Thank  
You!*