

A Nabin Udyokta Project

# Ekota Cosmetics & Mobile Servicing Centre



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



**GRAMEEN TRUST**

Presented by  
**Md Ruman Miah**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md Ruman Miah
Age	:	01/03/1982 (32 Years 3 Months)
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 Brothers
<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	:	Razia Begum
(iii) Father's name	:	Md Abdul Hoque
(iv) GB member's info	:	Member since:01/03/2007 Branch: Katigram Manikgonj Centre no.58, Group:04 Loanee No.5048 First loan:5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: 20,000 Outstanding: 14,900
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU's father
(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	:	HSC, (Diploma Course on Computer & Mobile Servicing)

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Mobile servicing and cosmetics Business
Trade License Number	:	182
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	Agriculture (Father)
NU Contact Info	:	01911615233
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

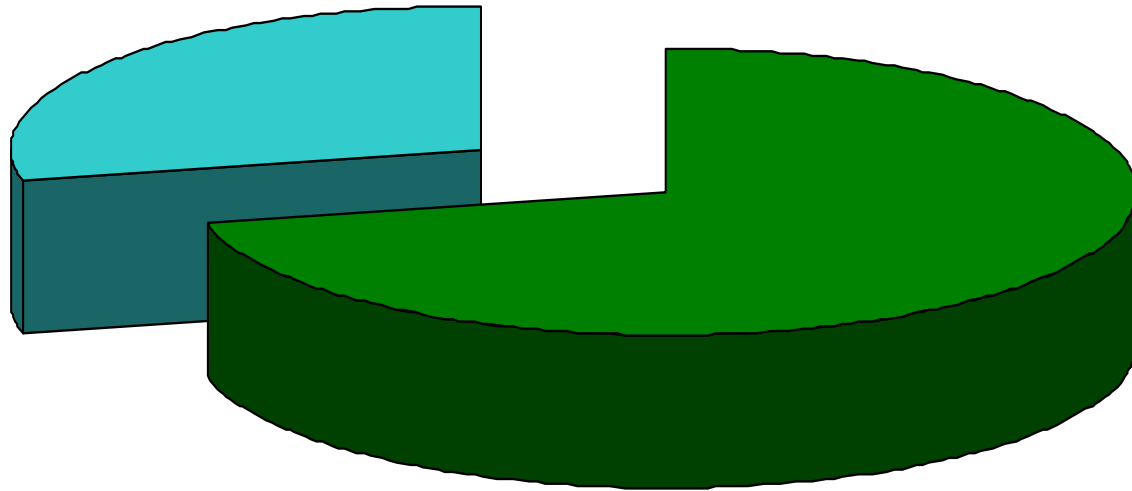


NU's mother has been a member of Grameen Bank Since 2007. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in Agriculture. NU's mother gradually improved their life standard by using GB loan. Her sons are now established in their respective field.

# PROPOSED BUSINESS Info.



Business Name	:	<i>Ekota Cosmetics &amp; Mobile Servicing Centre</i>
Address/ Location	:	Batholi Bus Stand, Dhamrai, Dhaka
Total Investment in BDT	:	7,00,000/-
Financing	:	Self BDT : 500,000 (from existing business) - 71% Required Investment BDT : 200,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		<b>BDT 10,000</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>5 months</b>



■ NU Investment Tk.500,000 (71%)

■ GT Investment Tk.200,000 (29%)

**Total Investment Tk.700,000**

# 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>			
Furniture & Fan:	20,000		500,000
Computer	20,000		
Fridge	25,000		
Shop Advance	300,000		
Present Goods Item (*)	135,000		
<b>Proposed Stock Items: (**)</b>		200,000	200,000
<b>Total Capital</b>	500,000	200,000	700,000

N.B: Details of Present stock (\*) & proposed (\*\*) items have enclosed in next slide.

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



<b>Present Stock</b>	
<b>Product Name</b>	<b>Price</b>
Cold Drinks	20,000
Mineral Water	5,000
Juice	5,000
Biscuit (70 Packet)	5,000
Chips	3,000
Tissue	2,000
Ice Cream	5,000
Battery (20)	5,000
Charger (40)	4,000
Mobile Catching (100)	3,000
Jug set (3 set)	3,000
Dinner Set (2 set)	5,000
Water filter(2)	4,000
Doll, Show piece item	7,000
Cosmetics (*)	60,000
<b>Total Present Stock</b>	<b>135,000</b>

<b>Proposed Item</b>	
<b>Product Name</b>	<b>Price</b>
Mobile Set (25)	100,000
Flexi load (Robi, GP, BL, Airtel)	50,000
Sim Card (Robi, GP, BL, Airtel)	20,000
Card Reader	10,000
Pen Drive (40)	20,000
<b>Total Proposed Item</b>	<b>200,000</b>

## (\* ) Cosmetics Item:

Toothpaste, pin, Botanic Aroma, Soap, Snow, Talcum Powder, Detergent, Shampoo, Olive oil, Face wash, Choori, Lipstick, Nail polish, Napkin, Bra, Panty, Razor, Shaving Cream, Savlon, Tooth Brush, Comb, Mirror, Body Lotion, Body Spray, Make up box, Blade, Razor, Scissor, Nail Cutter, Shui, Shuta, Stapler, Calculator, Perfume, Tip,



# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	180,000	2,160,000
<b>Less: Cost of Sale (B)</b>	5,400	162,000	1,944,000
<b>Profit (10%) (A-B) = [C]</b>	<b>600</b>	18,000	216,000
<b>Income from servicing = (D)</b>	200	6,000	72,000
<b>Gross Profit (C +D) = [E]</b>	<b>800</b>	24,000	288,000
<b>Less: Operating Costs</b>			
Electricity bill		300	3,600
Mobile Bill		500	6,000
Shop rent		1000	12,000
Present Salary		10,000	120,000
Others		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses (65000*15%)		813	9756
<b>Total Operating Cost (F)</b>		12813	153,756
<b>Net Profit (E-F) :</b>		<b>11,187</b>	<b>134,244</b>

# 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)	7,000	210,000	2,520,000	7,500	225,000	2,700,000	8,000	240,000	2,880,000
<b>Less: Cost of Sale (B)</b>	6,300	189,000	2,268,000	6,750	202,500	2,430,000	7,200	216,000	2,592,000
<b>Profit 10% (A-B)=(C)</b>	<b>700</b>	<b>21,000</b>	252,000	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Income from Servicing (D)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Gross Profit (C+D)=E</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>1000</b>	<b>30,000</b>	<b>360,000</b>	<b>1100</b>	<b>33,000</b>	<b>396,000</b>
<b>Less operating cost :</b>									
Electricity bill		400	4,800		500	6,000		600	7,200
Mobile Bill		600	7,200		600	7,200		700	8,400
Salary- self		10,000	120,000		10,000	120,000		10,000	120,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Others		300	3,600		350	4,200		500	6,000
Depreciation Expenses		813	9756		813	9,756		813	9,756
<b>Total Operating Cost (F)</b>		<b>13,113</b>	<b>157,356</b>		<b>13,263</b>	<b>159,156</b>		<b>13,613</b>	<b>163,356</b>
<b>Net Profit =(E-F)</b>		<b>13,887</b>	<b>166,644</b>		<b>16,737</b>	<b>200,844</b>		<b>19,387</b>	<b>232,264</b>
<b>GT payback</b>		<b>80,000</b>		<b>80,000</b>			<b>80,000</b>		
<b>Retained Income:</b>		<b>86,644</b>		<b>120,844</b>			<b>152,264</b>		

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



<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	166,644	200,844	232,264
1.3	Depreciation (Non cash item)	9,756	9,756	9,756
1.4	Opening Balance of Cash Surplus	0	81,500	212,100
	<b>Total Cash Inflow</b>	<b>376,400</b>	<b>292,100</b>	<b>454,120</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000	0	0
2.2	Payment of GB Loan	14,900	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>294,900</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>81,500</b>	<b>212,100</b>	<b>374,120</b>



## **S**TRENGTH

- Environment-Friendly.
- Skilled & 07 Years of Experience
- Position of his shop in the market.
- Pleasant personality

## **W**EAKNESS

- Lack of investment
- Credit Sale

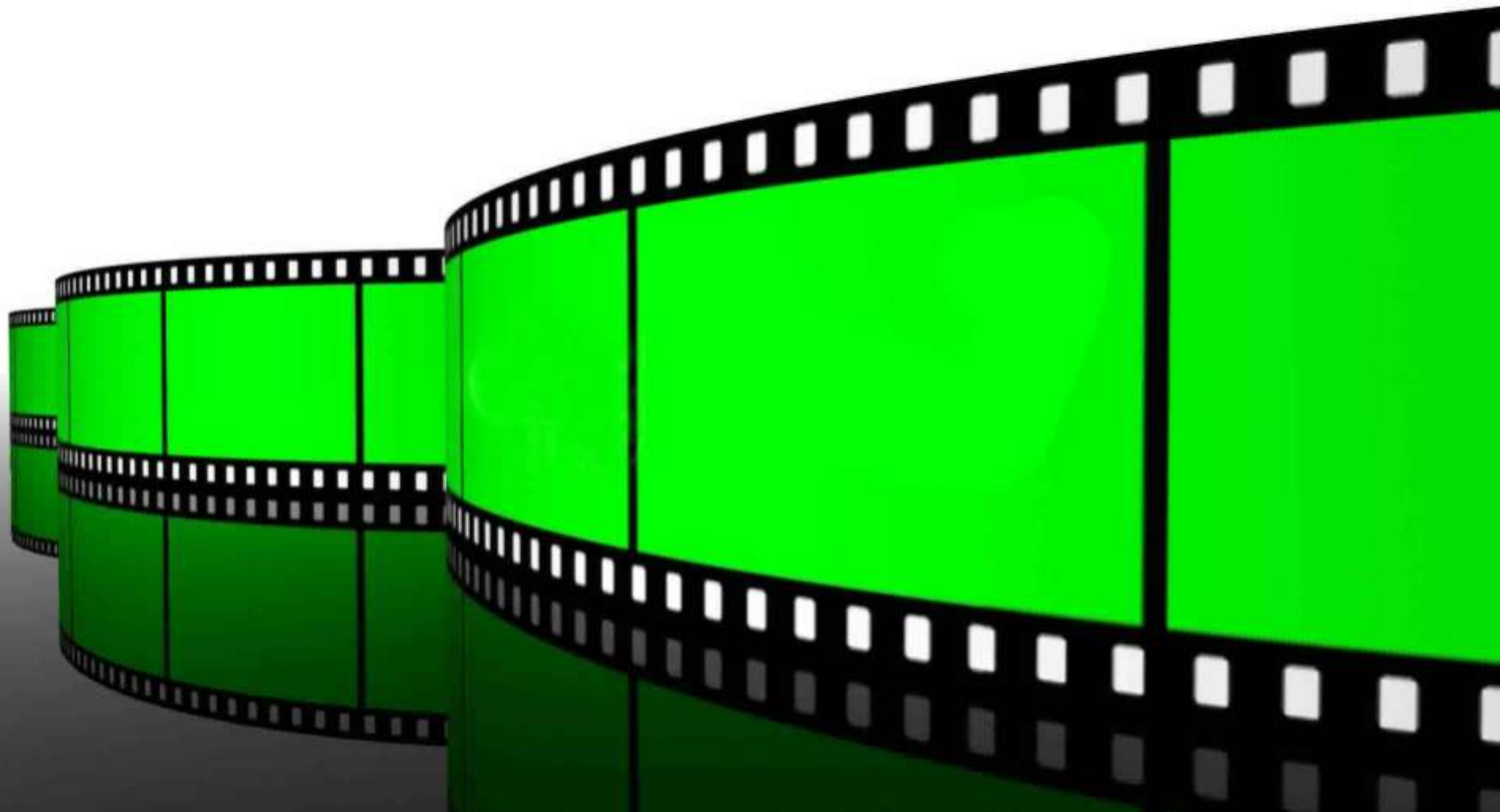
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Employment opportunity

## **T**HREATS

- Competitor may create.
- Fire.
- Theft.

# Photographs



# Photographs



# Photographs



# Photographs







# Photographs



# Photographs



  
  
 গ্রামীণ ব্যাংক  
 কারিগরি মানিকগঞ্জ পল্লী

সহজ ঋণের পাশ বই

নাম: সেফিয়া  
 ঠিকানা: ৫০৪৬  
 গ্রাম: ০৪  
 পোস্ট: ৫৬১৫  
 ক্রেতার নাম: সেফি কু:২  
 এই ঋণের তারিখ: ২৭/৭/১০  
 শাখা ব্যবস্থাপকের স্বাক্ষর: \_\_\_\_\_

২০৪  
 সুনামগঞ্জ সূতিপাড়া ইউনিয়ন পরিষদ  
 ডাকঘর ও মাধ্যমিকশালা, উত্তরপাড়া ও পানসার  
 ডেপুটি ও মাস্টার।  
**ট্রেড লাইসেন্স**

নাম: সেফিয়া তারিখ: ২৭/৭/১০  
 ঠিকানা: ৫০৪৬  
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# Photographs







*Presented at*  
**13<sup>th</sup> Internal Design Lab**  
on July 09, 2015 at GT

