

Proposed NU Business Name: **MA MOBILE & SHOES**



Project identification and prepared by: MD.Belal Hossain,
Chagal naiya,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	IBRAHIM KHALIL TARAQ
Age	:	01-01-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	UnMarried
Children	:	00
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: East Debpur, P.O:Chadgazi, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	SHAHAB MIAH
(iv) GB member's info	:	Branch: Mohamaya, Centre # 66(Female), Member ID:9722, Group No: 04 Member since: 20-10-2010 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan10850/-:
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	1 years experience in running business. He has training 5 years
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-808088
Mother's Contact No.	:	01824-021533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

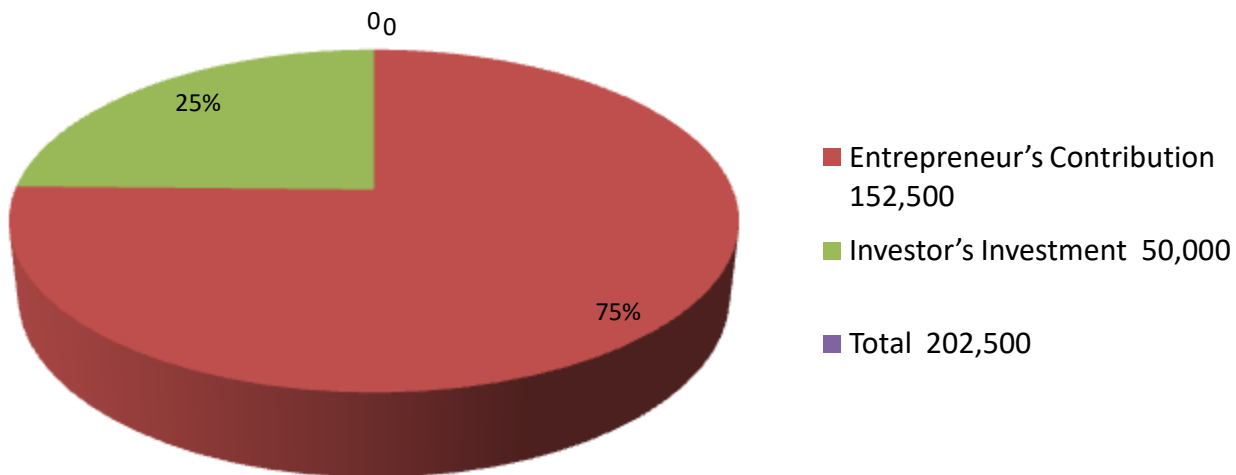
Business Name	:	MA MOBIL & SHOES
Location	:	Monur Hat Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 2,02,500/-
Financing	:	Self BDT 1,52,500/- (From Existing Business) 88% Required Investment Bdt,50,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15Ft X 20ft. = 250 Square Ft
Security Of The Shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sendel ,ladies shoe,jent shoe,easy load,charger etc▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing Employee.▪He Is Doing His Business In Renting Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
ladies shoe,jent shoe,easy load,charger etc	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
ladies shoe,jent shoe,easy load,charger etc	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sandel	30,000	15,000	45,000
ladies shoe	36,000	18,000	54,000
gents shoe	19,000	17,000	36,000
baby shoe	7,500	0	7,500
easy load	10,000	0	10,000
servicing	20,000	0	20,000
charger	10,000	0	10,000
batary	10,000	0	10,000
security	10,000	0	10,000
	0	0	0
Total	152,500	50,000	202,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
ladies shoe,jent shoe,easy load,charger etc	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
ladies shoe,jent shoe,easy load,charger etc	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1300	15600	15600	15600
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7900	91200	91780	92369
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			20,000	20,000	20,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65200	134660
	Total Cash Inflow	135,200	154,660	228,593
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	134,660	208,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; North kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

