

Proposed NU Business Name: **FORAYEZI SHOE**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAHFUZUR RAHMAN
Age	:	03/02/1986(31Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Nij panua P.O: Nij panua, 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	:	KOHINOOR BEGUM
(iii) Father's name	:	MOFIJUR RAHMAN
(iv) GB member's info	:	Branch: Chagalniya Centre # 17/(Female), Member ID:4353/1, Group No: 04 Member since: 05-07-2006-2013(7 year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 0,00/-
(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	:	3 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01829-673289
Mother's Contact No.	:	01821-327932
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINOOR BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

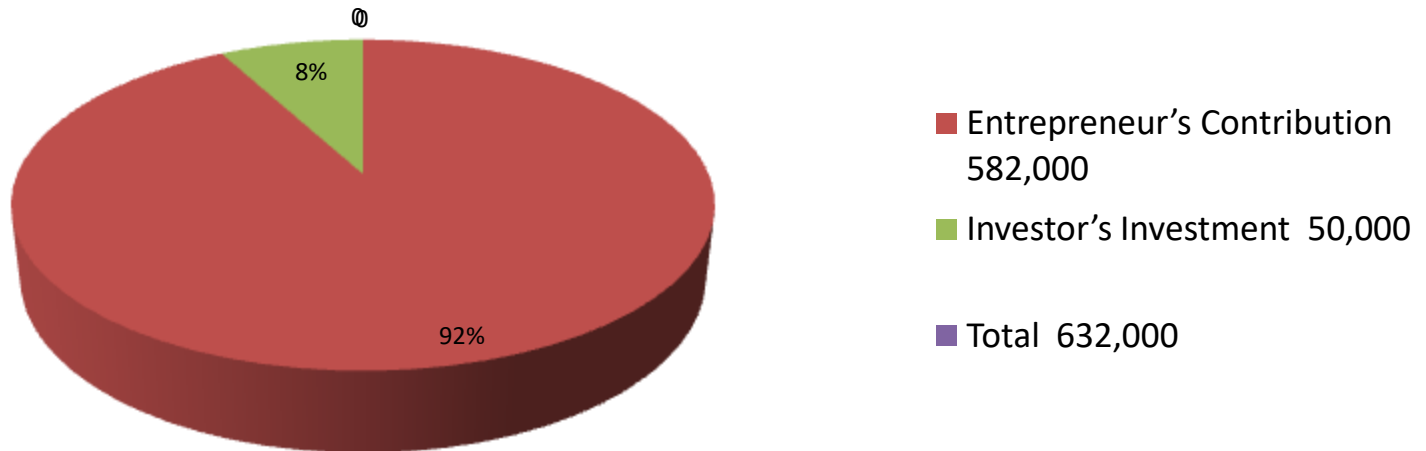
Business Name	:	FORAYEZI SHOE
Location	:	Mir shopping comolex, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 6,32,000/-
Financing	:	Self BDT 5,82,000/- (From Existing Business) 92% Required Investment Bdt,50,000(as Equity) 8%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15ft. = 150 Square Ft
Security Of The Shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like ladies hill,ladies flat,jents choti, jents shoe,Etc. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 1 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
ladies hill,ladies flat,jents choti,Etc.	3400	102000	1224000
	0	0	0
Total Sales(A)	3400	102000	1224000
Less Variable Expense (B)			0
ladies hill,ladies flat,jents choti,Etc.	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	680	20400	244800
Less Fixed Expense			
Rent		2500	30000
Electric Bill		1200	14400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff) 1		5000	60000
Entertainment		200	2400
Guard		150	1800
Generator		350	4200
Mobile Bill		300	3600
Total Fixed Cost (D)		15700	188400
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
shoe	200	750	150,000	0	0	30,000	180,000
ladies hill	200	300	60,000			0	60,000
jents hill	250	248	62,000			20,000	82,000
flat shoe	200	250	50,000			0	50,000
pan shoe	200	300	60,000			0	60,000
security	0	0	200,000			0	200,000
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	1050	1848	582,000	0	0	50,000	632,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
ladies hill,ladies flat,jents choti,Etc.	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
ladies hill,ladies flat,jents choti,Etc.	3040	91200	1094400	1149120	1206576
Total Variable Expense	3040	91200	1094400	1149120	1206576
Contributon Margin (CM) [C=(A-B)]	760	22800	273600	287280	301644
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		1200	14400	14700	15000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		350	4200	4200	4200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15700	184200	185200	186230
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 : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mir shopping complex,
Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







