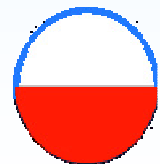


A Nobin Udyokta Project
Maa Fashion



Project by :Md. Mohin Uddin
Identified by : Mirza Arif Rabbani
Verified By: MD.Sohrab Hossain

Hajigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Mohin Uddin
Age	:	01-01-1991(26Years)
Marital status	:	Married
Children	:	One
No. of siblings:	:	Brothers-04 Sisters -05
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Saieha Begum
(iii) Father's name	:	Late Md.Imam Hossain
(iv) GB member's info	:	Branch- Ali pur Center- 01/m ,Group-01 Loanee no-1044 Member Since04/12/2014 First loan: 5000 Existing loan-nill Outstanding:-nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Shoe Business
Trade License No-		1156
Business Experiences	:	5Years
Other Own/Family Sources of Income	:	One brother abroad One brother job
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01616-474948
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank since 04/12/2014-13/04/2016 . At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Shoe Business
Address/ Location	:	Doa Banga Bazar,Sharasti, Chadpur
Total Investment in BDT	:	444000/=
Financing	:	Self BDT 364000/=(from existing business) - 82% Required Investment BDT 80,000 (as equity) -18%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Decorator Rent (A)	4000	120000	1440000
<i>Less: Cost of Rent (B)</i>	3200	96000	1152000
Gross Profit(20%) (A-B) = [C]	800	24000	288000
<i>Less: Operating Costs</i>			
Electricity Bill		300	3600
Night Guard bill		0	0
Mobile bill		300	3600
Shop rent		4000	48000
Present Salary		9000	108000
Present Salary Drawing of employee(0)		0	0
Others cost		200	2400
Entertainment		200	2400
Non Cash Item:			
Depreciation Expenses (60,000*10%)		500	6000
Total Operating Cost (D)		14500	174000
Net Profit (C-D):		9500	114000

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items	1,50,000		
Furniture	60,000		
Fan	4000	80,000	3,64,000
Advance	1,50,000		
Proposed Items (**):		80,000	80,000
Total Capital	3,64,000	80,000	4,44,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Bata ladies & gents item	80000
Sandal item	30000
Baby shoe item	20000
Shoe & socks	20000
Total Present Stock	1,50,000

Proposed items	
Product name with quantity	Amount
Bata ladies & gents item	40000
Sandel item	20000
Baby shoe item	20000
Total:	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	4000	120000	1440000	4500	135000	1620000
Less cost of sales	3200	96000	1152000	3600	108000	1296000
Gross profit (20%)	800	24000	288000	900	27000	324000
Less operating cost						
Mobile Bill		300	3600		400	4800
Electricity Bill		300	3600		350	4200
Shop Rent		4000	48000		4000	48000
Night Guard bill		0	0		0	0
proposed Salary- Self		9000	108000		9000	108000
Entertainment		200	2400		250	3000
Others (fees,		200	2400		250	3000
Non Cash Item:						
Depreciation (10,000*10%)		500	6000		500	6000
Total Operating Cost (D)		14500	174000		14750	177000
(Net Profit C-D) :		9500	114000		12250	147000
Pay back		48,000			48000	
Retained Income:		66000			99000	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit	114000	147000
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus	0	72000
	Total Cash Inflow	200000	225000
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	48,000	48,000
	Total Cash Outflow		
3.0	Net Cash Surplus	128000	177000

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● Long relationship with Grameen● Well Known Person in locality● Skill and 6 years working Experience	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment● Less stock
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Have a chance at more customers within local area	<p>THREATS</p> <ul style="list-style-type: none">● Political Unrest● Theft● Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



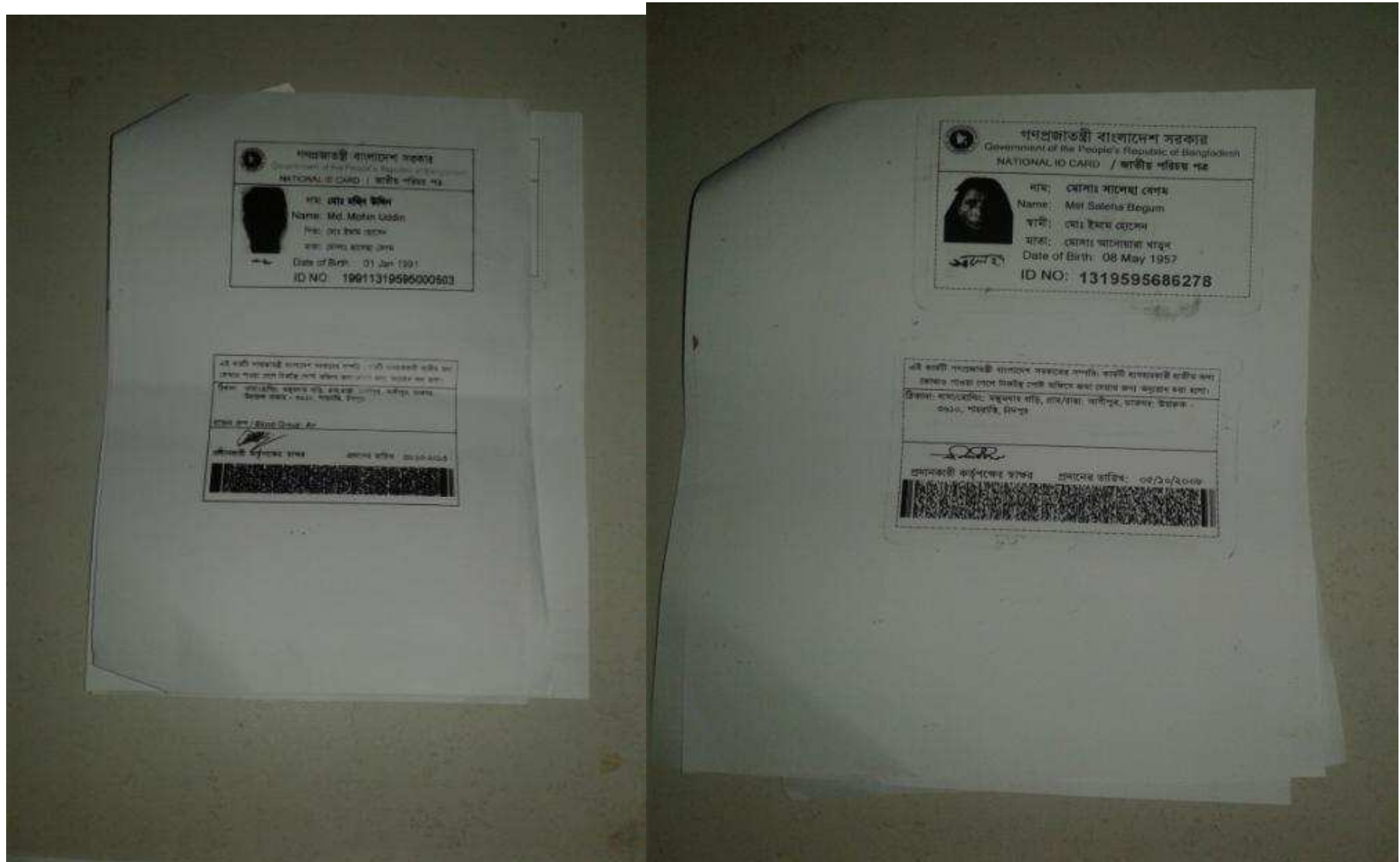
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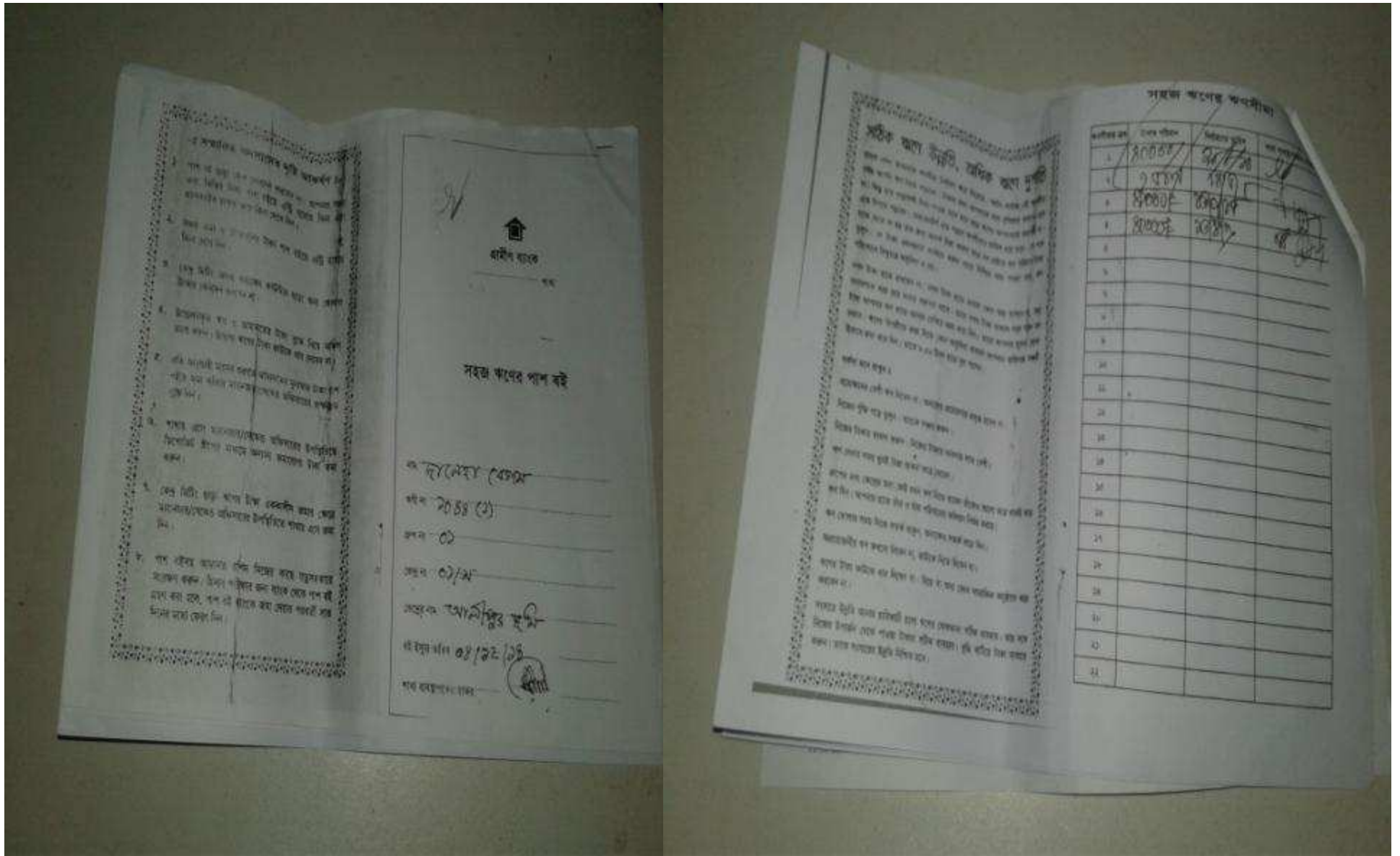
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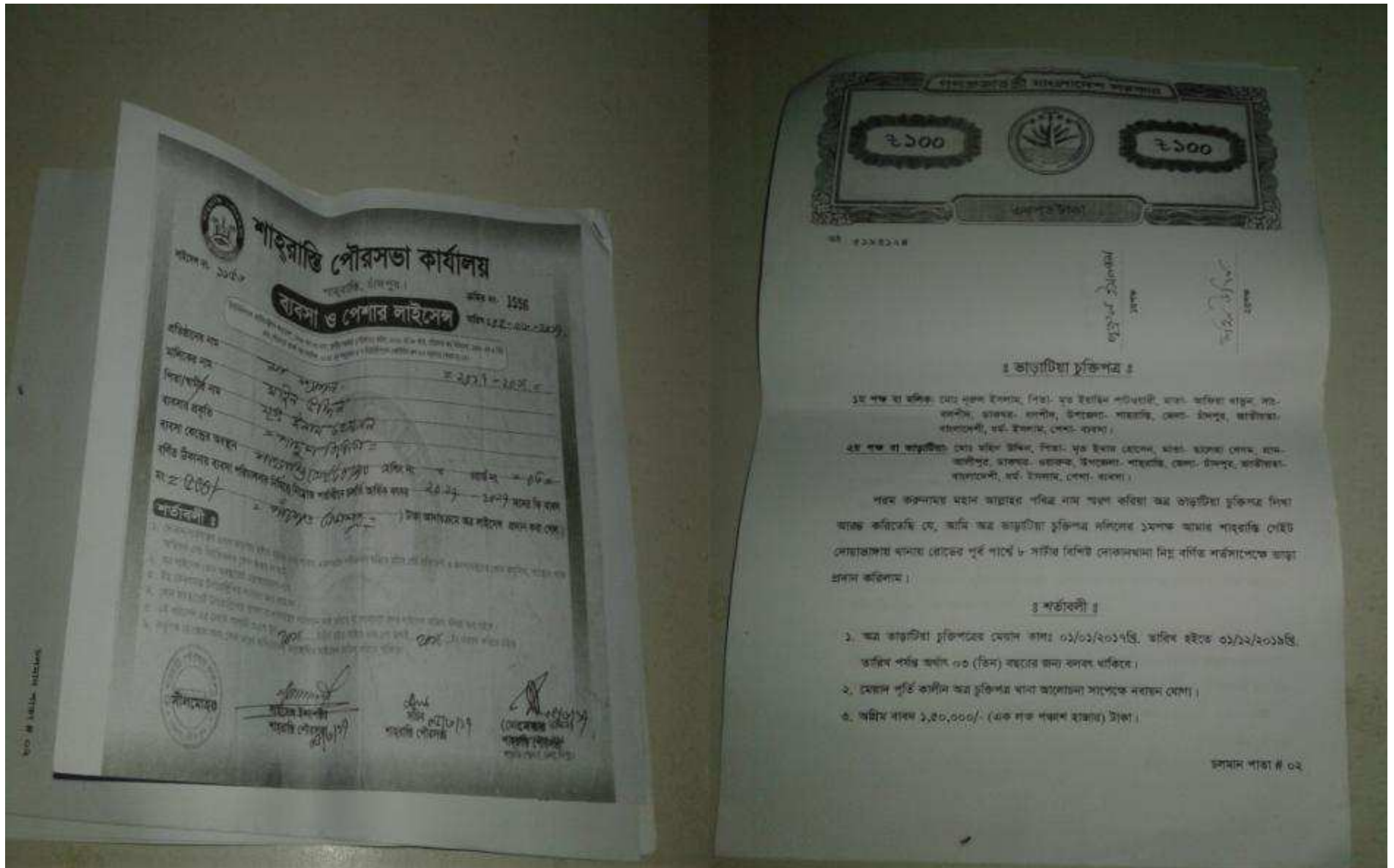
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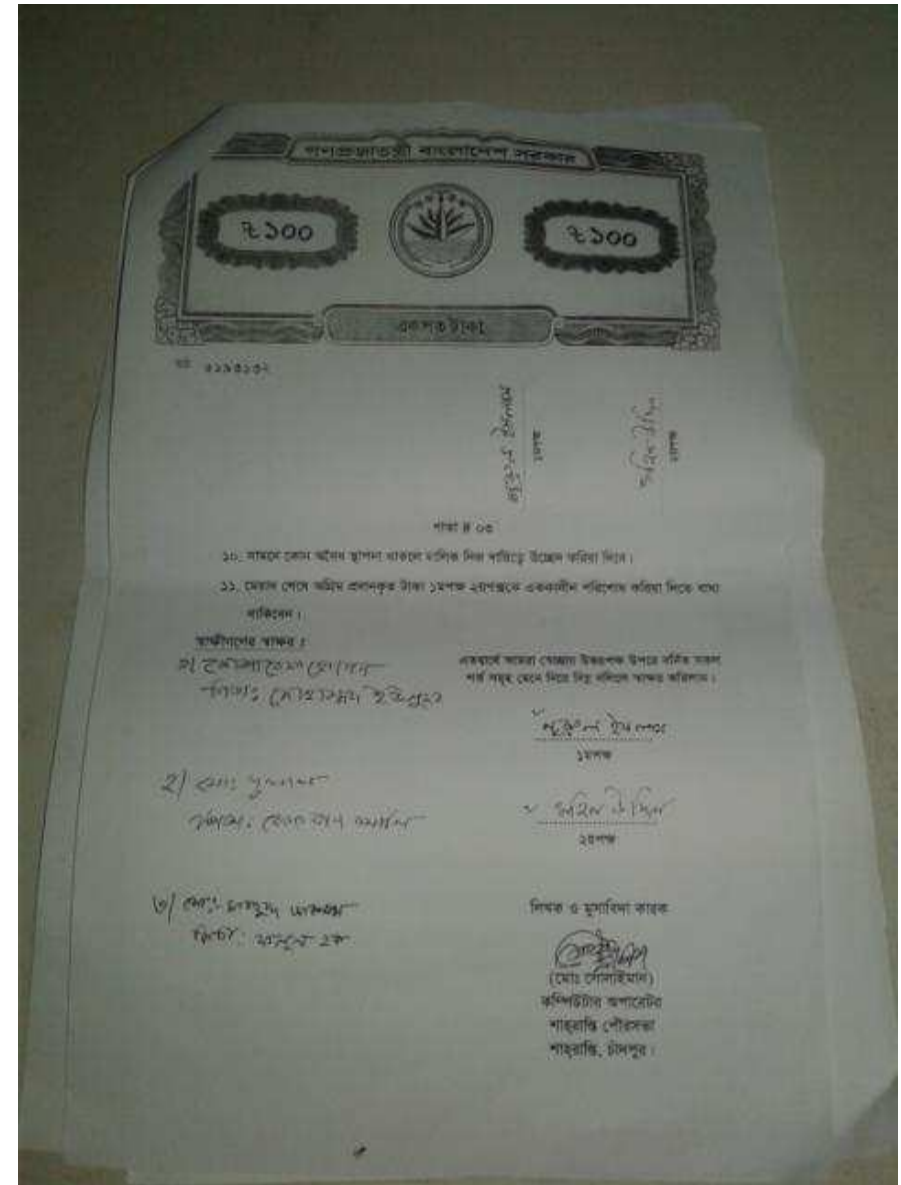
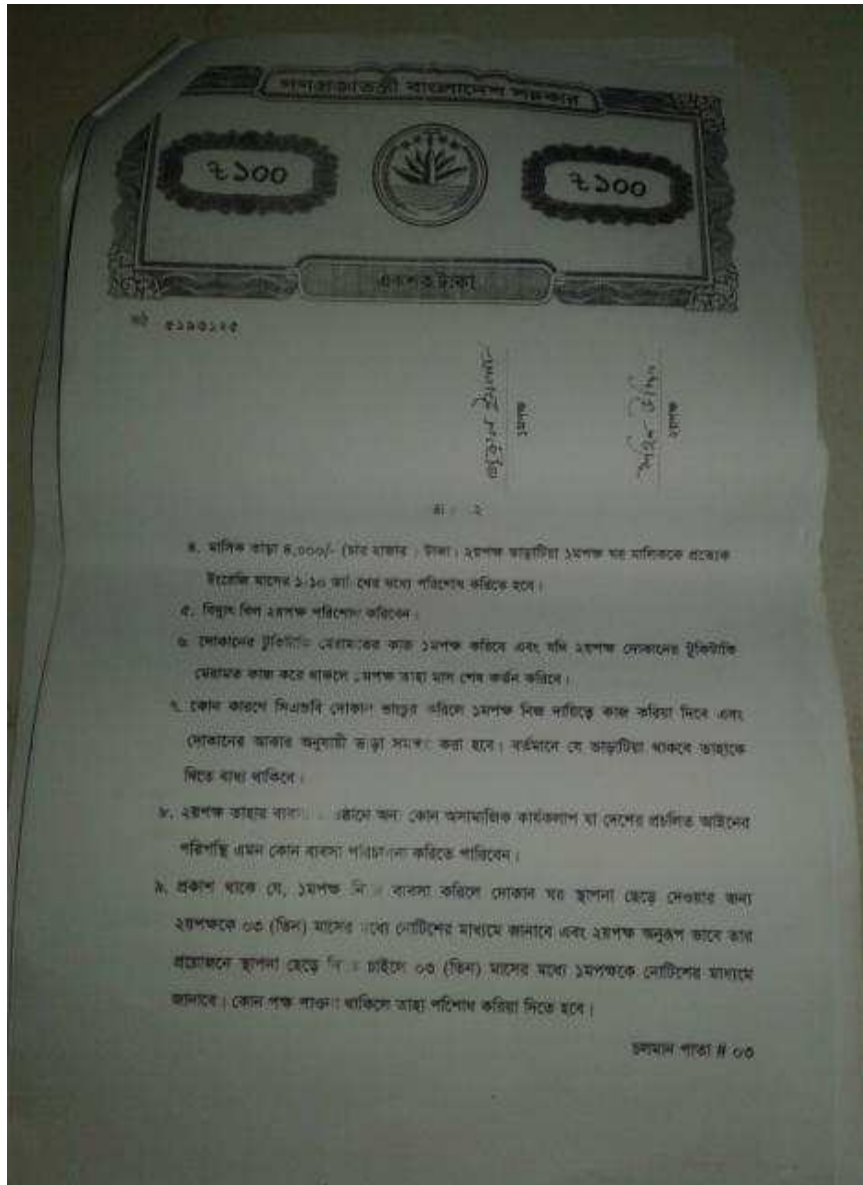
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166th Internal Design Lab
on September 21, 2017 at GT

