

Proposed NU Business Name: **MA SHOE GALLERY**



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Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAFIQUL ISLAM
Age	:	10/02/1993(24Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brathers 01 Sister
Address	:	Vill: Bakhria P.O: Sonagazi P.S: Sonagazi, 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	:	HASINA KHATUN
(iii) Father's name	:	SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Charganesh, Centre # 43/(Female), Member ID: 4944/3, Group No: 03 Member since: 05-12-2012(05Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 19400/-
(v) Who pays GB loan installment	:	Father
(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	:	02 Years Experience 02 In Running Business. He has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA KHATUN joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

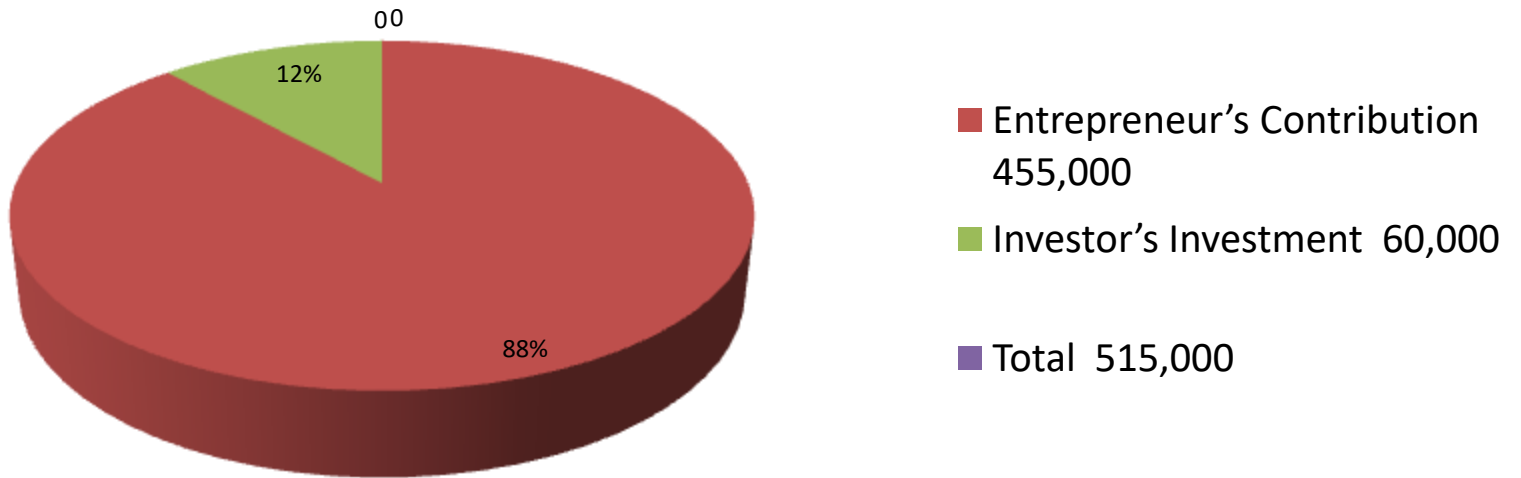
Proposed Nobin Udyokta Business Info

Business Name	:	MA SHOE GALLERY
Location	:	Takia Road,sonagazi, Feni.
Total Investment In BDT	:	Bdt 515,000/-
Financing	:	Self BDT 455,000/- (From Existing Business)88% Required Investment Bdt,60,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 18 ft. = 180 Square Ft
Security Of The Shop	:	No
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Shoe,Belt,Muza & others. ▪Average 12% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 01 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shoe,Belt,Muza & Others	7000	210000	2520000
	0	0	0
Total Sales(A)	7000	210000	2520000
Less Variable Expense (B)			0
Shoe,Belt,Muza & Others	6160	184800	2217600
Total Variable Expense	6160	184800	2217600
Contributon Margin (CM) [C=(A-B)]	840	25200	302400
Less Fixed Expense			
Rent		6000	72000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		18700	224400
Net Profit (E)= [C-D]		6500	78000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Shoe	0	0	420,000	0	0	60,000	480,000
Belt	100	150	15,000	0	0	0	15,000
Muza	100	100	10,000	0	0	0	10,000
Others	0	0	10,000	0	0	0	10,000
Security			0			0	0
Total	200	250	455,000	0	0	60,000	515,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Loha,Plastic,Silvar Others	8000	240000	2880000	3024000	3175200
Plate var,Var,Anggel & Others	0	0	0	0	0
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Loha,Plastic,Silvar Others	7040	211200	2534400	2661120	2794176
Total Variable Expense	7040	211200	2534400	2661120	2794176
Contributon Margin (CM) [C=(A-B)]	960	28800	345600	362880	381024
Less Fixed Expense					
Rent		6000	72000	72000	72000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		18700	220800	221500	222215
Net Profit (E)= [C-D]		10100	121200	127260	133623
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	121,200	127260	133623
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97200	200460
	Total Cash Inflow	181,200	224,460	334,083
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	97,200	200,460	310,083

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 02Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Takia Road, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







