

Proposed NU Business: Jarin footwar cosmetics and computer



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	md.abul kasem bhuia
Age	:	08-10-1983 (34 Years)
Education, till to date	:	S,s, c
Marital status	:	Married
Children	:	0Dauther 0Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: dhopuria POST : dhopuria ,P.O:NAGARPAR P.S: Nagarpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name :MOST:sahajadi BEGUM	:	<input checked="" type="checkbox"/>
(iii) Father's name:md.kamaluddin bhuia	:	<input type="checkbox"/>
(iv) GB member's info	:	Branch: VADRA Centre # 66/M (Female), Member ID: 6335/ Group No:03 Member since: 07-03-2007-2012(05Years) First loan: BDT = 5000 Last LAN :20,000
Further Information:	:	Outstanding loan:=0
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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 & Skill	:	0 years of business experience.
Own Business and	:	12 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720594845
Family's Contact No.	:	01720594845
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST:sahajadi

joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

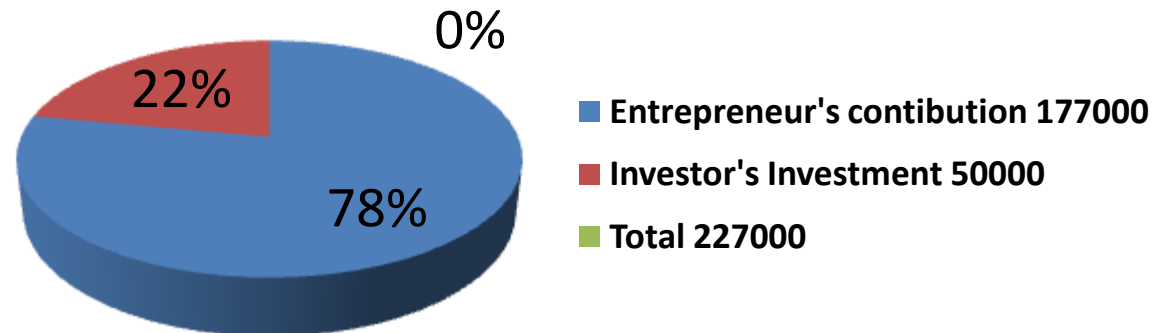
Proposed Nobin Udyokta Business Info

Business Name	:	Jarin footwar Cosmatics and computer
Location	:	Duporia ta rasta market nagarpar tangail .
Total Investment in BDT	:	BDT2,27,000/-
Financing	:	Self BDT 177,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20ft= 200square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;sho barmize, lagase, grameen lorad , robi lorad , loson parfum pagri dul chori , fair and lovely , etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is RENT . ▪Collects goods from .tangail ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenu(salse)			
shopkiping item	3,500	105,000	1,260,000
Servicing	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
shopkiping item	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,800	21,600
Electricity Bill		450	5,400
Transportation		1000	12,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		400	4,800
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		400	4,800
Total fixed Cost (D)		9,250	111,000
Net Profit (E) [C-D]		11,750	141,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
sho	200	100	20000	sho	200	100	20,000	40,000
grameen loard	1	3000	3000	grameen loard	1	10000	10,000	13,000
barmige	100	60	6000		0	0	0	6,000
lagase	10	1000	10000		0	0	0	10,000
robi lorad	1	2000	2000	Robi loard	1	10000	10,000	12,000
losion	5	1000	5000		0	0	0	5,000
parfuim	3	1,000	3000		0	0	0	3,000
pagrai	1	3000	3000		0	0	0	3,000
chori , labastice etc ,	1	25000	25000	chiri labastice etc	1	10000	10,000	35,000
Others		0	0	Others		0	0	0
Security of Shop		0	100000					100,000
Total			177,000				50,000	227,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
shopkiping item	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
shopkiping item	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		450	5,400	5,670	5,954
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Graud Bill		100	1,200	1,260	1,323
Generator Bill		100	1,200	1,260	1,323
Mobile Bill		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,250	111,000	112,470	114,014
Net Profit (E) [C-D]		17,750	213,000	227,730	243,197
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	investment infusion investor	50,000		
1.2	Net Profit	213,000	227,730	243,197
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		193,000	400,730
	Total Cash Inflow	263,000	420,730	643,927
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	193,000	400,730	623,927

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

সিলেটের বাসিন্দাদের জন্য

যারিন ফুটওয়্যার এন্ড কস্মেটিকস্

Zarin Footwear & Cosmetics

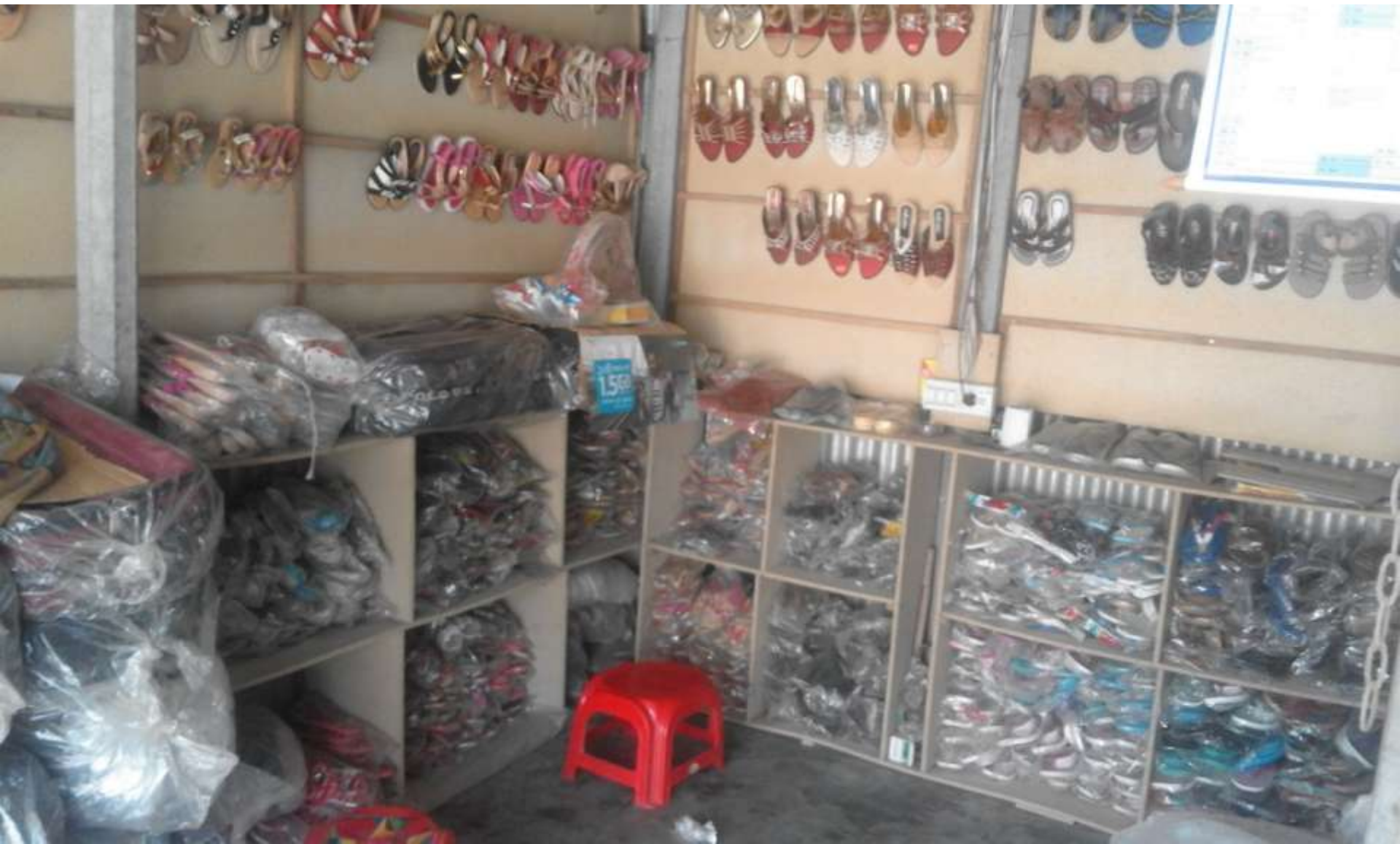
এখানে নিজস্ব কারখানায় প্রস্তুতকৃত নিত্য-নতুন আধুনিক ডিজাইনের অচিসম্মত চামড়ার জুতা, স্যান্ডেল বেস্ট, মানিব্যাগ এবং এপেক্স, বাটা, লোটো সহ দেশী-বিদেশী স্যান্ডেল, জুতা, স্কুল কেডস্, স্কুল ব্যাগ ও বিভিন্ন ব্র্যান্ডের কস্মেটিকস্ সামগ্রী ইমিটেশন, জুয়েলারী আইটেম বিক্রয়ের নির্ভরযোগ্য প্রতিষ্ঠান।

খুবড়িয়া তে রাস্তা বাজার, মসজিদ কোড, নাগরপুর, টাঙ্গাইল। মোবো : ০১৭২০-৫৯৪৮-৪৫, ০১৭৩৫-৭৯৭৩৫১











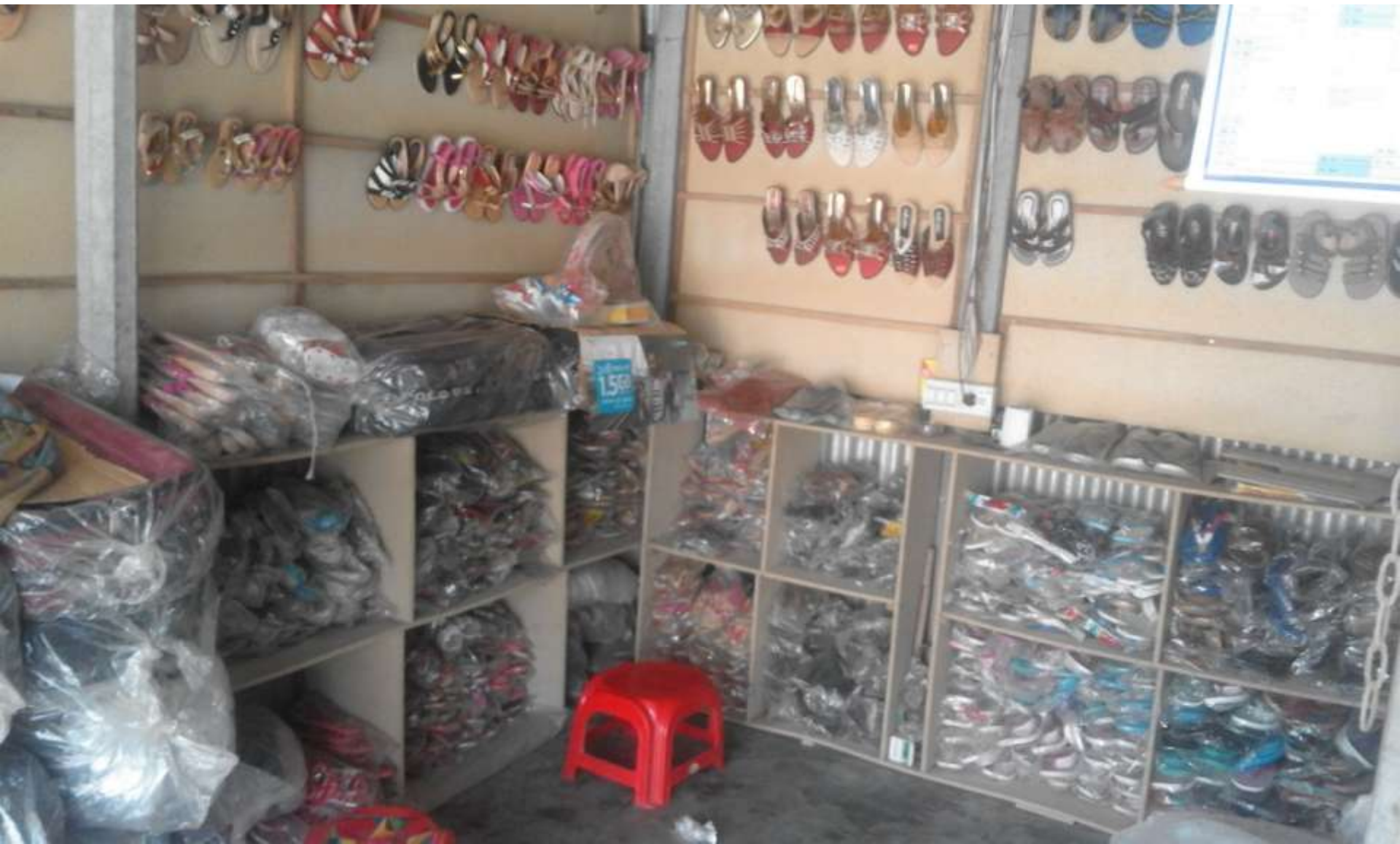
Calendar -2018















FAMILY PICTURE

