

Naju Shoe Store



Presented by
Md. Abul Basar

Nu Identified and PP Prepared by :
Farhana Huque

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Abul Basar
Age	:	31 years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	Brothers- 2, Sister -1
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Khurshida Begum
(iii) Father's name	:	Mr. Late Momin Ullah
(iv) GB member's info	:	Branch: Chandpur-kamarhat Centre # 12/ma, Loan no.: 2198/3 Group -05 Member since 23-06-1999, First loan: Tk 2,000 Existing loan: Tk. 24,000/-, Outstanding: Paid
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
Education,	:	S.S.C

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

Present Occupation	:	Shoe Business
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	Duck and chicken rearing
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1999 (15 years). NU invested GB Loan in his business and repaired their own house from business income . They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Naju Shoe Store
Address/ Location	:	Pat Bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	4,50,000 Taka
Financing	:	Self BDT 250,000 (from existing business) 56% Required Investment BDT 200,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		10,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin	:	30%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	2100	63000	756000
Gross Profit (C) [C=(A-B)]	900	27000	324000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		300	3600
Shop Rent		4000	48000
Night Guard bill		100	1200
Entertainment and other costs		500	6000
Mobile bill		500	6000
Present salary/Drawings- self		9000	108000
Present salary-Employee (1)		6000	72000
Non Cash Item:			
Depreciation Expenses (10%)		291	3492
Total Operating Cost (D)		21191	254292
Net Profit (C-D):		5809	69708

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories:</u>			
Advance = 100,000/-	250,000/-		
Bag (ladies, school, travel, kids) = 15,000/-			
Shoes(ladies, gents, kids,) = 100,000/-			
Furniture =35,000/-			
<u>Proposed</u>			
Shoes(ladies, gents, kids) = 100,000/-		200,000/-	
Bag(kid, school, travel) = 40,000/-			
School Shoes = 40,000/-			
Decoration = 20,000/-			
Total Capital			450,000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4000	120000	1440000	4500	135000	1620000
<i>Less: cost of sales (B)</i>	2800	84000	1008000	3150	94500	1134000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1350	40500	486000
<i>Less: Operating Costs</i>						
Electricity bill		500	600		550	6600
Shop Rent		4000	48000		4000	48000
Night Guard bill		100	1200		150	1800
Entertainment and other costs		500	6000		500	6000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000
Proposed Salary- Self		10,000	120000		11000	132000
Proposed Salary- Staff (1.)		6000	72000		7000	84000
Non Cash Item:						
Depreciation Expenses (10%)		457	5484		475	5484
Total Operating Cost (D)		22057	264684		24175	290100
(Net Profit C-D) :		13943	167316		16325	195900
Pay back			120000			120000
Retained Income:			47,316			75,900

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	200000	
1.2	Net Profit (Ownership Tr. Fee added back)	167316	195900
1.3	Depreciation (Non cash item)	5484	5484
1.4	Opening Balance of Cash Surplus	-	52800
	Total Cash Inflow	372800	254,184
2.0	Cash Outflow		
2.1	Purchase of Product	200000	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000
	Total Cash Outflow	320000	120000
3.0	Net Cash Surplus	52800	134,184

SWOT Analysis

STRENGTH

- ✓ Well Known business man in locality.
- ✓ Provide quality products and services to meet demand for the community.
- ✓ Goodwill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITY

- ✓ Huge demand in locality.
- ✓ Various items .

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



Presented at 39 Executive Design Lab on 9
December, 2014 at YC



For more information

Grameen Trust

Phone No : 9017038

Md. Abul Basar

Cell No: 01818152156