

## Proposed NU Business Name: **FASSION SHOE GALLERY**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>NOJRUL ISLAM</b>
Age	:	10/12/1989 ( 28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Joypur P.O: Shuvopur, 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	:	<b>PAKIZA KHATUN</b>
(iii) Father's name	:	<b>SHAHAB MIAH</b>
(iv) GB member's info	:	Branch: Shuvopur, Centre # 5/(Female), Member ID:1314, Group No: 02 Member since: 05-03-2008 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- 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	:	Seven 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.	:	01814-499752
Mother's Contact No.	:	01821-916516
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PAKIZA KHATUN** joined Grameen Bank since 09 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

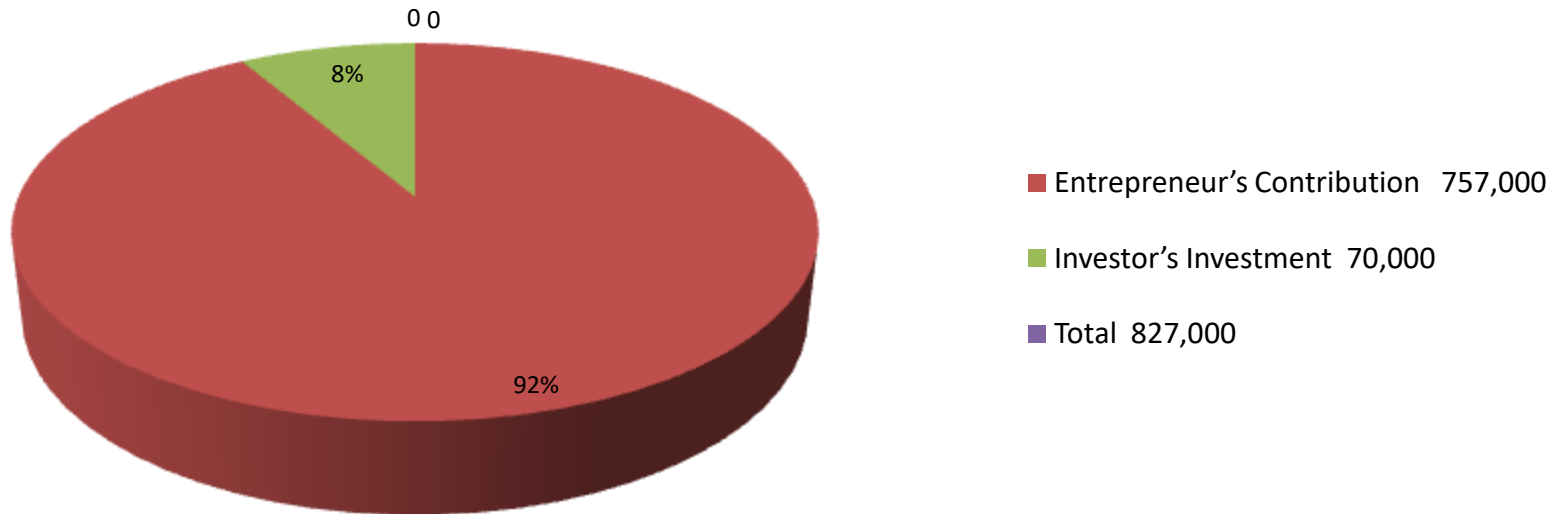
Business Name	:	<b>FASSION SHOE GALLERY</b>
Location	:	Mir shopping comolex, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 8,27,000/-
Financing	:	Self BDT 7,57,000/- (From Existing Business) 92% Required Investment Bdt,70,000(as Equity) 8%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 40ft. = 800 Square Ft
Security Of The Shop	:	3,00,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like big sleeper,big bel shoe,big chassi,jents shoe,case,ladis shoe,Etc.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 1 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
sleeper,bel shoe,jents shoe,case,ladis shoe,Etc	3800	114000	1368000
<b>Total Sales(A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>
<b>Less Variable Expense (B)</b>			
sleeper,bel shoe,jents shoe,case,ladis shoe,Etc	3040	91200	1094400
<b>Total Variable Expense</b>	<b>3040</b>	<b>91200</b>	<b>1094400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22800</b>	<b>273600</b>
<b>Less Fixed Expense</b>			
Rent		6000	72000
Electric Bill		2000	24000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		500	6000
Generator		300	3600
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>18000</b>	<b>216000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4800</b>	<b>57600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sleeper	90,000	35,000	125,000
bel shoe	150,000	0	150,000
chassi	90,000	35,000	125,000
jents shoe	48,000	0	48,000
case	49,000	0	49,000
ladies shoe	30,000	0	30,000
security	300,000	0	300,000
	0	0	0
	0	0	0
<b>Total</b>	<b>757,000</b>	<b>70,000</b>	<b>827,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
sleeper,bel shoe,jents shoe,case,ladis shoe,Etc	4300	129000	1548000	1625400	1706670
<b>Total Sales(A)</b>	<b>4300</b>	<b>129000</b>	<b>1548000</b>	<b>1625400</b>	<b>1706670</b>
<b>Less Variable Expense (B)</b>					
sleeper,bel shoe,jents shoe,case,ladis shoe,Etc	3440	103200	1238400	1300320	1365336
<b>Total Variable Expense</b>	<b>3440</b>	<b>103200</b>	<b>1238400</b>	<b>1300320</b>	<b>1365336</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>860</b>	<b>25800</b>	<b>309600</b>	<b>325080</b>	<b>341334</b>
<b>Less Fixed Expense</b>					
Rent		6000	72000	72000	72000
Electric Bill		2000	24000	24300	24600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		500	6000	6000	6000
Generator		300	3600	3600	3600
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>18000</b>	<b>212400</b>	<b>213400</b>	<b>214430</b>
<b>Net Profit (E)= [C-D]</b>		<b>7800</b>	<b>93600</b>	<b>98280</b>	<b>103194</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65600	135880
	<b>Total Cash Inflow</b>	<b>163,600</b>	<b>163,880</b>	<b>239,074</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>65,600</b>	<b>135,880</b>	<b>211,074</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













