

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



Project identification and prepared by: Md.Moshiur Rahman
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NUR ALAM
Age	:	01/01/1986 (33Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Sons 1 Daughter
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill :north sahabi bari P.O: Kasari pukur, 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	:	MD. NUR ISLAM
(iv) GB member's info	:	Branch: Chor Sahabi bari, Centre # 9/(Female), Member ID:1465/1, Group No: 04 Member since: 05-03-2007 (10 years) First loan: BDT 8,000/-
Further Information:		Existing loan: BDT 100,000/- Outstanding loan: BDT 78200/-
(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	:	10 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.	:	01813-935156
Mother's Contact No.	:	01818-078523
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. SonagaziUnit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA KHATUN joined Grameen Bank since 10 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

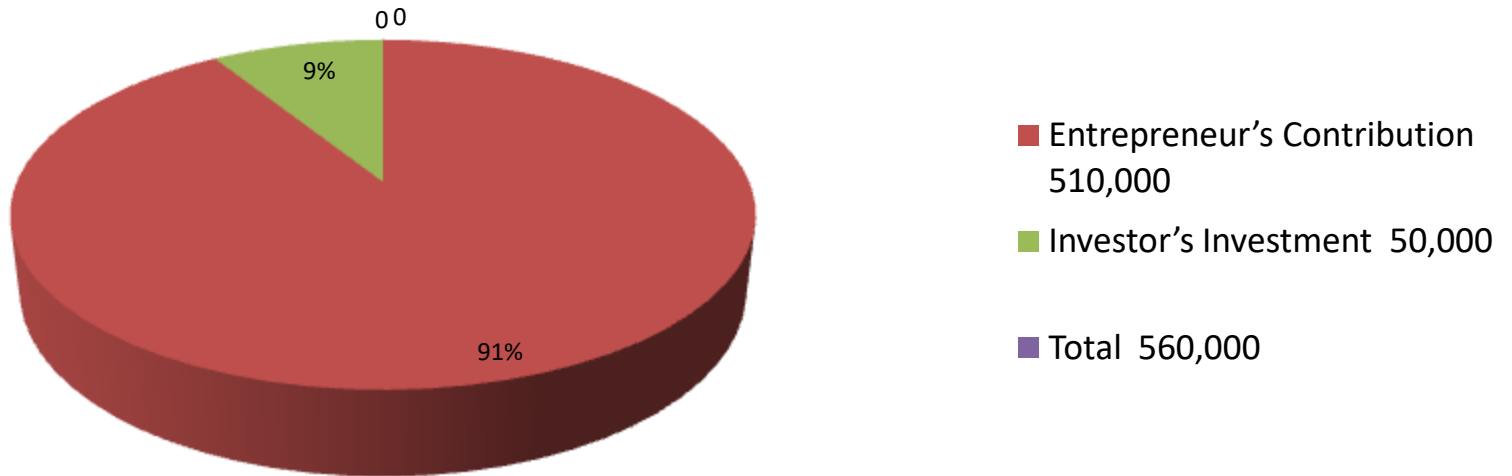
Business Name	:	ALAM SHOE GALLERY
Location	:	Kazir hat Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 560,000/-
Financing	:	Self BDT 510,000/- (From Existing Business) 91% Required Investment Bdt,50,000(as Equity) 09%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	0,0000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Bata she,barmis,gas etc ▪Average 05% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Bata she,barmis,gas etc	15000	450000	5400000
Total Sales(A)	15000	450000	5400000
Less Variable Expense (B)			0
Bata she,barmis,gas etc	14250	427500	5130000
Total Variable Expense	14250	427500	5130000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportaion		1500	18000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		200	2400
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		14000	168000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
bata	50,000	25,000	75,000
babat batmis	100,000	20,000	120,000
gas bottel	160,000	5,000	165,000
crokarise	200,000	0	200,000
Total	510,000	50,000	560,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bata she,barmis,gas etc	18000	540000	6480000	6804000	7144200
Total Sales(A)	18000	540000	6480000	6804000	7144200
Less Variable Expense (B)					
Bata she,barmis,gas etc	17100	513000	6156000	6463800	6786990
Total Variable Expense	17100	513000	6156000	6463800	6786990
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8500	102000	103300	104645
Net Profit (E)= [C-D]		18500	222000	233100	244755
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	222,000	233100	244755
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		202000	415100
	Total Cash Inflow	272,000	435,100	659,855
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	202,000	415,100	639,855

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







