

Proposed NU Business Name: **Abir Shoe**

# ইয় দফা আবেদন

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Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD MONTAJ ALI</b>
Age	:	04-02-1983 (32 Years)
Education,	:	Class nine
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2Brothers & 2 Sisters
Address	:	Vill: Chorpara P.O: chorpara, P.S: delduar 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	:	<b>NUR JAHAN</b>
(iii) Father's name	:	<b>MD OFEJ UDDIN</b>
(iv) GB member's info	:	Branch:, Centre # 09 (Female), Member ID: 1295/1, Group No: 01 Member since: 08-06-1999(18Years) First loan: 5,000 taka. Existing loan: 0 taka Outstanding loan: 0
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has 2 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-378145
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURJAHAN** joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business of her son and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Abir Shoe</b>
Location	:	Chorpar Bazar Delduar ,Tangail.
Total Investment in BDT	:	BDT 5,70000
Financing	:	Self BDT 410000(from existing business) 72% Required Investment BDT 160000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 50 ft= 600 square ft
Security of the shop	:	4,33,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing shoes</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Elenga.</li><li>▪Agreed grace period is 3 months.</li></ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Chair table plate mayek etc	2,000	60,000	720,000
	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Chair table plate mayek etc	1,600	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (stuff)		-	-
Entertainment		300	3,600
Guard		200	2,400
Generator Bill		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,300</b>	<b>99,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>

## Investment Breakdown

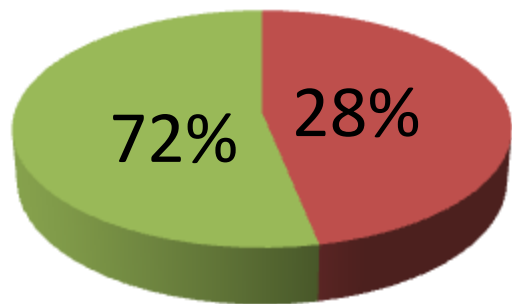
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gents shoes			200,000			70,000	270,000
Ladis shoes			140,000			50,000	190,000
kets			50,000			40,000	90,000
Barmij shoes			20,000			20,000	20,000
			410,000			160,000	570,000

Entrepreneur Contribution: 3,00,000

Investors Investment : 2,00,000

Total Investment : 5,00,000

## Source of Finance



Entrepreneur Contribution	410,000
Investors Investment	160,000
Total Investment	570,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Chair table plate mayek etc	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total Sales (A)</b>	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Less. Variable Expense</b>					
Chair table plate mayek etc	2,240	58,800	705,600	740,880	777,924
<b>Total variable Expense (B)</b>	<b>2,240</b>	58,800	705,600	740,880	777,924
<b>Contribution Margin (CM) [C=(A-B)]</b>	560	25,200	302,400	317,520	333,396
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		200	2,400	2,400	2,400
Generator Bill		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>8,300</b>	<b>99,600</b>	<b>99,600</b>	<b>99,600</b>
<b>Net Profit (E) [C-D]</b>		<b>16,900</b>	<b>202,800</b>	<b>212,940</b>	<b>202,800</b>
<b>Payback</b>			<b>64,000</b>	<b>64,000</b>	<b>64,000</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	Investment Infusion by Investor	160,000		
1	Net Profit	202,800	212,940	202,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		138,800	287,740
	<b>Total Cash Inflow</b>	<b>362,800</b>	<b>351,740</b>	<b>490,540</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	160,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	64,000	64,000	64,000
	<b>Total Cash Outflow</b>	<b>224,000</b>	<b>64,000</b>	<b>64,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>138,800</b>	<b>287,740</b>	<b>426,540</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



“বিস্মিল্লাহির রাহমানির রাহিম”

# আবির সুজ

শ্রোঃ মোস্তাজ আলী

এখানে উন্নতমানের বাটা, সেগাসাস, সাতার, জাহিদ, যার্মিজ, পাকুলতা ইত্যাদি জুতা পাওয়া যায়।  
\*উল্লিখিত মূল্য দেলাদমার: টাঙ্গাইল।







