

SHOME SHOE STORE

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শ্রোঃ মোঃ ফারুক হোসেন, 01837 944415

এখানে বাটা, মিডলি, নাজ সুজ সহ সকল
প্রকার জুতা পাইকারী ও খুচরা বিক্রি
করা হয়।

Bata
বাটা

পাট বাজার, রামগঞ্জ, লক্ষ্মীপুর। মোবাইল 01777 201355

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NU Identified and PP Prepared by :
OUTTOM KUMAR SARKER (Ramgonj unit)
Verified By: **Md. Nazrul Islam**

Presented by
Md. Faruk Gazi

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md Faruk Gazi
Age	:	24 years (02-04-1991)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brothers- 2, Sister -3
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. Parvin Begum
(iii) Father's name	:	Mr. Homayon Gazi
(iv) GB member's info	:	Branch: Gupti - Faridgonj Centre # 28/ma, Group no-06 , Loanee no.:2605 Member since 11-12-2000, First loan: Tk 5,000/ Existing loan: Tk. 72000/- Outstanding: 54380/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan ..	:	N/A
Education	:	H.S.C Pass

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

Present Occupation	:	Shoe Business
Trade License	:	894
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Father (Wood Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01837944415
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 2000 (14 years). NU Father 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	:	Shome Shoe Store
Address/ Location	:	Pat Bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	6,00,000 Taka
Financing	:	Self BDT 4,00,000 (from existing business) 67% Required Investment BDT 2,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	5 months

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/-	400,000/-		
Shoes lather(Gents) =100000/			
Shoes(ladies, & kids) = 100,000/-			
Sponge (various) =20000/			
Furniture & Decoration =80000/			
<u>Proposed</u>			
Lather Shoes (Gents & Babies) 32d =100000/		200,000/-	
Ladies shoes (various) 12d = 40000/			
china ked, (various size) 13d = 50000/			
Plastic & barmiz 10d =10000/			
Total Capital	400000	200000	600,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000
<i>Less: Cost of sales (B)</i>	2625	78750	945000
Gross Profit (C) [C=(A-B)]	875	26250	315000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		500	6000
Shop Rent		4000	48000
Night Guard bill		50	600
Entertainment and other costs		1000	12000
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Present salary-Employee (1)		4000	48000
Non Cash Item:			
Depreciation Expenses (10%)		667	8004
<i>Total Operating Cost (D)</i>		19217	230604
Net Profit (C-D):		7033	84396

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3(BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
Less: cost of sales (B)	3000	90000	1080000	3375	101250	1215000	3750	112500	1350000
Gross Profit (C) [C=(A-B)]	1000	30000	360000	1125	33750	405000	1250	37500	450000
Less: Operating Costs									
Electricity bill		500	6000		600	7200		600	7200
Generator Bill		500	6000		600	7200		600	7200
Shop Rent		4000	48000		4000	48000		4000	48000
Night Guard bill		50	600		50	600		50	600
Entertainment and other costs		1000	12000		1000	12000		1000	12000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		8,000	96000		8000	96000		8000	96000
Proposed Salary- Staff (1)		4000	48000		5000	60000		6000	72000
Non Cash Item:									
Depreciation Expenses (10%)		667	8004		667	8004		667	8004
Total Operating Cost (D)		19217	230604		20417	245004		21417	257004
(Net Profit C-D) :		10783	129396		13333	159996		16083	192996
Pay back	80000			80000					800000
Retained Income:	49396			79996					112996

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	129396	159996	192996
1.3	Depreciation (Non cash item)	8004	8004	8004
1.4	Opening Balance of Cash Surplus		57400	145400
	Total Cash Inflow	337400	225400	346400
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	57400	145400	266400

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 3rd Internal Design Lab
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For more information

Grameen Trust

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