Proposed NU Business Name: Sumon shoe store



NU Identified and PP Prepared by:
Md. Nazmul Karim (Manikgonj Unit)
Verified by:
Md. Khalilur Rahman

Presented by Md. Aslam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Aslam
Age	:	22
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady		Mother Father Mrs. Asmani Begum Md. Gola Box Branch: Jabra Ghior Centre: 55/P, Loanee no.: 5583, Member since: 28-06-1998, First loan: Tk. 5,000 Existing loan: Tk. 1,00,000, Outstanding: Tk. 35,500 Father N/A
(vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others Education	: ::	N/A N/A N/A Class 8

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

Present Occupation	:	Shoe store
Trade License	:	0 3279
Business Experiences		10 years
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01689176815
NU Project Source/Reference	:	GT Manikganj unit, Manikganj Sadar

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Father has been a member of Grameen Bank since 1998 (17 years). At first she took a loan amount of BDT 5,000 from Grameen Bank. He purchased agricultural land by using GB loan of BDT 1,00,000. He expanded her existing business by the help of GB loan. NU's Father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sumon shoe store
Address/ Location	:	Shop no.174, Highway Hawkers market
Total Investment in BDT	:	5,50,000
Financing	:	Self BDT 3,50,000 (from existing business) - 64 % Required Investment BDT 2,00,000 (as equity) - 36 %
Present salary/drawings from business (estimated)	:	5,000
Proposed Salary	:	6,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)		
Investments in different of	categories:	(1)	(2)	(1+2)		
(i) Present stock items:						
Advance	: 1,90,0	00				
Fan (1)	<i>:</i> 1, <i>:</i>	500				
Chair+Rack	: 1,	500				
Sandal (250) Ladies +gents)	60,	000				
Shoes (75)	25,0	3,50,000				
Socks (100)	10,0	00				
Cades(100)	20,0	00				
Burmese Sandal-(350)	42,	000				
(ii) Proposed stock items:						
Sandal (200) Ladies+gents	50,000					
Shoes (100)	30,000					
Socks (150)	15,000		2,00,000			
Cades(100)	30,000		2,00,000			
Burmese Sandal-(500)	50,000					
Child shoes	25,000					
Total Capita	ıl	3,50,000/-	2,00,000/-	5,50,000/-		

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars Particulars	Monthly	Yearly			
Sales (A)	75,000	9,00,000			
Less: Cost of sales (B)	60,000	7,20,000			
Gross Profit (20%) (C) [C=(A-B)]	15,000	1,80,000			
Less: Operating Costs					
Electricity bill	300	3,600			
Shop Rent	2000	24,000			
Generator bill	200	24,00			
Mobile bill	300	36,00			
Night Guard bill	100	1,200			
Entertainment	200	24,00			
Present salary/Drawings- self	5,000	60,000			
Others	100	1200			
Non Cash Item:					
Depreciation Expenses (10%)	25	300			
Total Operating Cost (D)	8,225	98,700			
Net Profit (C-D):	6,775	81,300			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		90,000	10,80,000		1,05,000	12,60,000		1,20,000	14,40,000
Less: Cost of sales (B)		72,000	8,64,000		84,000	10,08,000		96000	11,52,000
Gross Profit (20%) (C) [C=(A- B)]		18,000	2,16,000		21,000	2,52,000		24,000	2,88,000
Less: Operating Costs									
Electricity bill		400	4,800		400	4,800		500	6,000
Shop rent		2000	24000		2000	24000		2000	24000
Generator bill		200	2400		200	2400		200	200
Mobile bill		400	4800		400	4800		400	4800
Night Guard bill		100	1,200		100	1,200		150	1,800
Entertainment		300	3,600		300	3,600		300	3,600
Present salary/Drawings- self		6,000	72,000		6,000	72,000		6,000	72,000
Others		100	1,200		150	1,800		150	1,800
Non Cash Item:									
Depreciation Expenses (10%)		25	300		25	300		25	300
Total Operating Cost (D)		9,525	1,14,300		9,575	1,14,900		9,725	1,16,700
Net Profit (C-D):		8,475	1,01,700		11,425	1,37,100		14,275	1,71,100
GT payback			80,000			80,000			80,000
Retained Income:			21,700		57,100		91,300		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,01,700	1,37,100	1,71,100
1.3	Depreciation (Non cash item)	300	300	300
1.4	Opening Balance of Cash Surplus		22,000	79400
	Total Cash Inflow		1,59,400	2,50,800
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	22,000	79,400	1,70,800

SWOT ANALYSIS

${\sf S}_{\sf TRENGTH}$

- > Availability of Products Sourcing.
- > Skilled & 10 Years of Experience
- Position of Shop is in the big & famous local market

VEAKNESS

> Lack of Investment

OPPORTUNITIES

- > Expansion Of Business
- Would Be Owner Gradually.
- > To acquire financial solvency.

THREATS

- > Fire
- > Theft
- > Other competition

Pictures

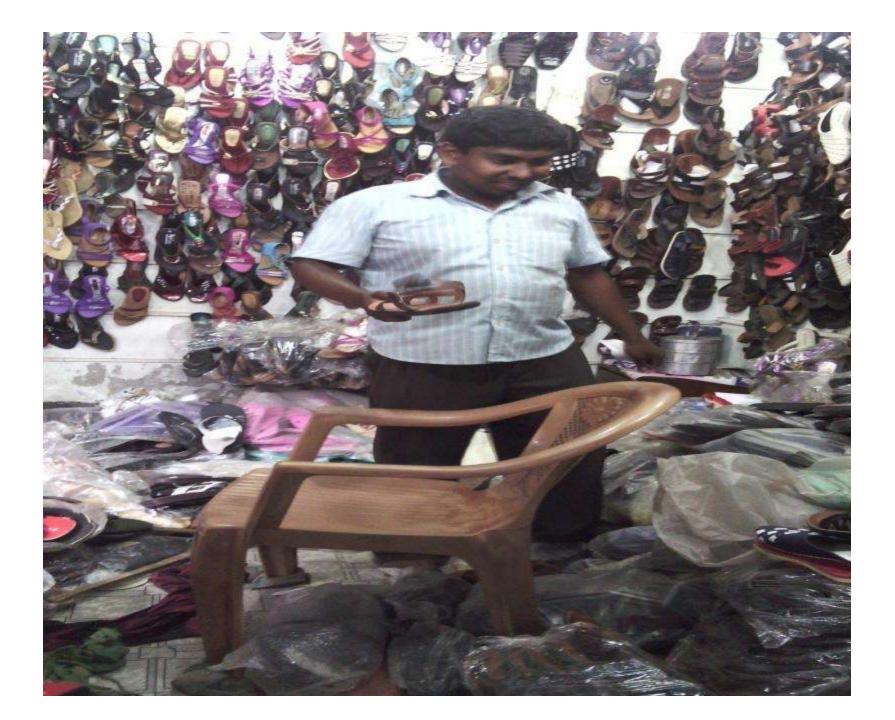




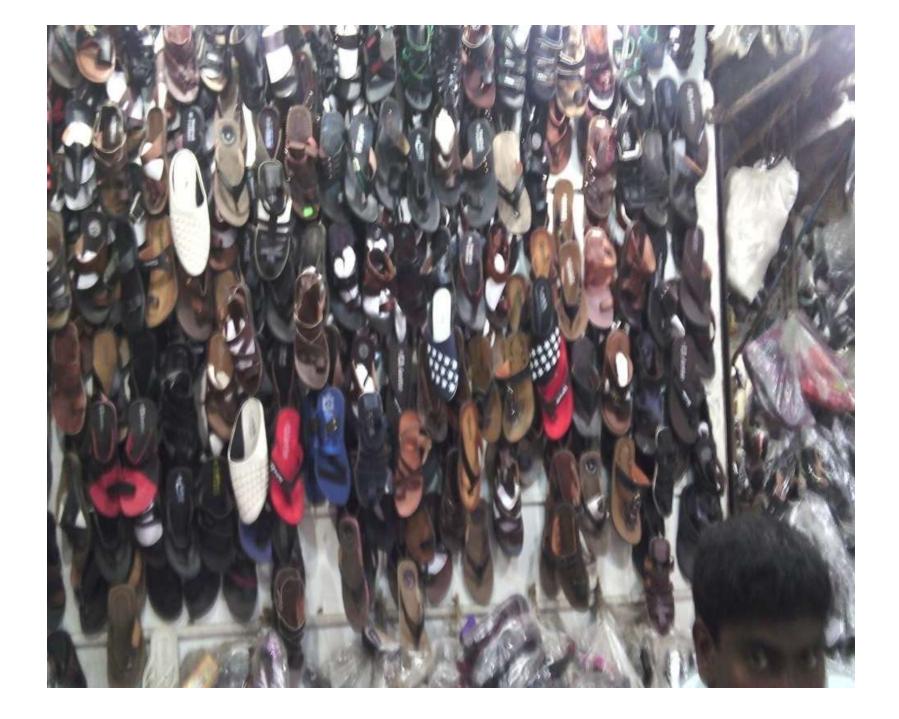












Presented at GT's 9th Internal Design Lab on May 21, 2015 at GT

Thank You