Soudia Shoes and Cloth Store



Project by: Nur Ahamed (Sojib)

Identified by- Shaiful Islam Verified By: Md. Alauddin

Sonaimuri Unit Region: 4

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Nur Ahamed
Permanent Address	:	Atim alir Road,Nobogrem,Nandiapara,Sonaimori,Noakhali
Age	:	01-01-1988 (28 years 3 month)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brother & 1 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Yes Tajkera Akter Md.Abul Hossain Branch: Deoty Centre 04/m Group no: 09 Loanee no.: Member since, 2949/1, First loan:20,000 Existing loan or Last Loan: N/A Outstanding: N/A
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF	:	N/A N/A N/A N/A
Education	:	SSC

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

Present Occupation	:	Shoe, Cloth Bkash & Load Business.
Initial Investment	:	5,00,000/-
Trade License/ Drug License		155-15/16
Business Experience	:	7years
Other Own/Family Sources of Income	:	Father is a professor. Two brother lives in abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01811-111796
NU Project Source/Reference	:	Sonaimori Unit, Noakhali.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2010(5years). At first She took 20,000 taka from GB. She invested GB Loan in NU's business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Soudia Shoe & Cloth Store
Address/ Location	:	Nandiapara Bazar,Sonaimori,Noakhali.
Total Investment in BDT	:	7,60,000
Financing	:	Self BDT 6,60,000(from existing business) 87 % Required Investment BDT 1,00,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	7,000
Proposed Salary		7,000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	25% 25% 3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: 1 .Barmij Shoe 2. Leather Shoe 3. Cloth 4.GP Load 5.Robi Load 6.Airtel Load 7.Banglalink Load 8. Bkash 9.Mobile sim 10. Decoration	1,30,000 1,90,000 97,000 8,000 6,900 4,100 6,000 50,000 13,000 1,55,000		
Proposed items:		1,00,000	
Total Capital	6,60,000		7,60,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name	Amount				
	4.00.000				
Barmij Shoe	1,30,000				
Leather Shoe	1,90,000				
Cloth	97,000				
GP Load	8,000				
Robi Load	6,900				
Airtel Load	4,100				
Banglalink Load	6,000				
Bkash	50,000				
Mobile Sim	14,000				
Shelf & light,Fan(6*25,000)(3000+2000)	1,55,000				
Total Present Stock	6,60,000				

Proposed items					
Product Name	Amount				
1. Barmij Shoe	15,000				
2. Leather Shoe	20,000				
3. Cloth	35,000				
4. Bkash & Load	30,000				
Total Proposed Stock	1,00,000				

INFO ON EXISTING BUSINESS OPERATIONS

David.	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	6,000	1,80,000	21,60,000			
Less: Cost of sales (B)	4,800	1,44,000	17,28,000			
Profit (C) [C=(A-B)]	1,200	36,000	4,32,000			
Gross Profit E= (C+D)	1,200	36,000	4,32,000			
Less: Operating Costs						
Electricity bill		600	7,200			
Generator bill		200	2,400			
Night Guard bill		200	2,400			
Mobile bill		500	6,000			
Present salary/Drawings- self		7,000	84,000			
Present salary/ Drawing –Staff-1		3,000	36,000			
Conveyance or Transport		200	2,400			
Others (fees, Entertainment, TL renew)		500	6,000			
Non Cash Item:						
Depreciation Expenses		1,292	15,500			
Total Operating Cost (F)		13,492	1,61,900			
Net Profit (E-F):		22,508	2,70,100			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6,500	1,95,000	23,40,000	7,000	2,10,000	25,20,000	8,000	2,40,000	28,80,000
Less: Cost of Sale (B)	4,875	14,46,250	17,55,000	5,250	1,57,500	18,90,000	6,000	1,80,000	21,60,000
Profit (A-B)=(C)	1,625	48,750	5,85,000	1,750	52,500	6,30,000	2,000	60,000	7,20,000
Gross Profit E= (C+D)	1,625	48,750	5,85,000	1,750	52,500	6,30,000	2,000	60,000	7,20,000
Less: Operating Costs									
Electricity bill		600	7,200		650	7,800		700	8,400
Generator bill		200	2,400		200	2,400		300	3,600
Night Guard bill		200	2,400		200	2,400		300	3,600
Mobile bill		500	6,000		600	7,200		700	8,400
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present salary/ Drawing – Staff-		3,000	36,000		3,000	36,000		3,000	36,000
Conveyance or Transport		200	2,400		300	3,600		400	4,800
Others (fees, Entertainment, TL renew)		500	500		600	7,200		700	8,400
Non Cash Item:									
Depreciation Expenses		1,292	15,500		1,292	15,500		1,292	15,500
Total Operating Cost		13,492	1,61,900		13,842	1,66,100		13,692	1,72,700
Net Profit (C-D) = (E)		35,258	4,23,100		38,658	4,63,900		46,308	5,47,300
GT payback			40,000			40,000			40,000
Retained Income:		3,83,100			4,23,900)		5,07,300	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000	-	-
1.2	Net Profit	4,23,100	4,63,900	5,47,300
1.3	Depreciation (Non cash item)	15,500	15,500	15,500
1.4	Opening Balance of Cash Surplus	-	3,98,600	8,38,000
	Total Cash Inflow	5,38,600	8,78,000	14,00,800
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	3,98,600	8,38,000	13,60,800

SWOT Analysis

Strength

- Skill and 7 Years experience
- Quality service and Product
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

OPPORTUNITIY

- Have a chance to grab huge customers within local area.
- Extendable society
- Products and service demand increasing.

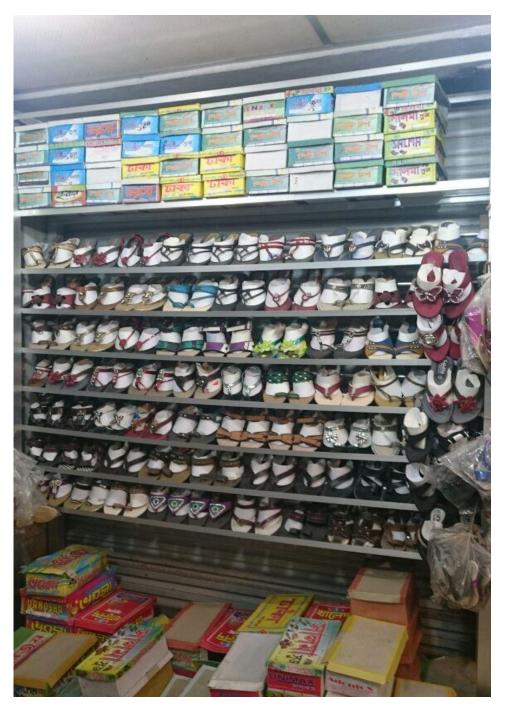
THREATS

- Political Unrest
- Theft







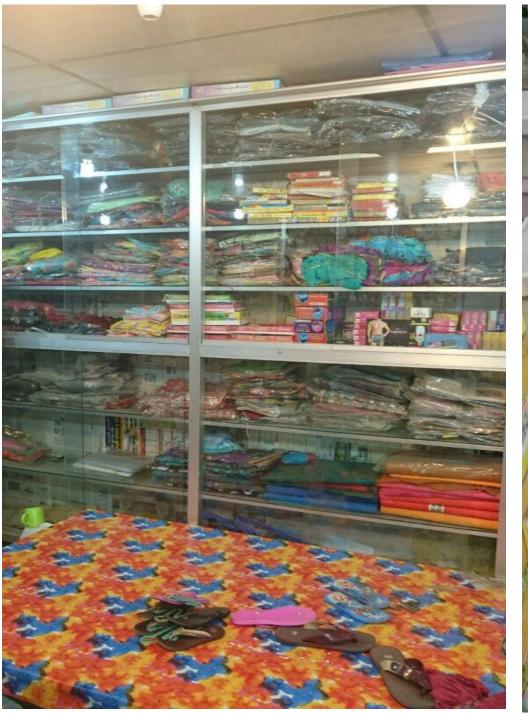
















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নুর আহমেদ

Name: Nur Ahamed

পিতা: মোঃ আবুল হোসেন

মাতা: তাজকেরা আকতার

Date of Birth: 01 Jan 1988

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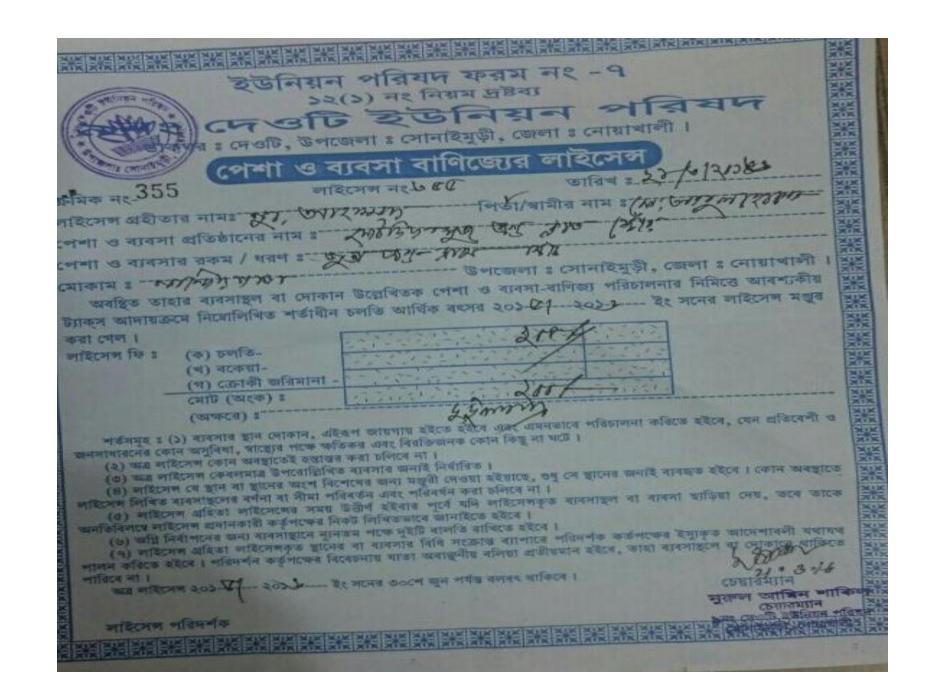
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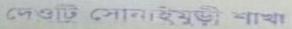
এই কাউটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পণ্ডি। কাউটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটছ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: বাসা/হোন্ডিং: এতিম আলীর বাড়ী, গ্রাম/রাস্তা: নবগ্রাম, নবগ্রাম, ডাকখর: নান্দিয়াপাড়া - ৩৮৪১, সোনাইমুড়ি, নোয়াখালী

Janosena

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০২/০৯/২০০৮





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Presented at Internal Design Lab on 2015 at GT

