

Proposed NU Business Name: FAHIMA SHOES & COSMETICS



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Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUMON MOZUMDER
Age	:	01-03-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	05 Brothers & 3 Sisters
Address	:	Vill: Matiyagoda, P.O: Chandgazi, P.S: Chagolnaiy, 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	:	PEYARA BEGUM
(iii) Father's name	:	ABUL KASHEM MOZUMDER
(iv) GB member's info	:	Branch: Mohayama Chagolnaiya, Centre # 01 (Female), Member ID: 6361/2, Group No: 04 Member since: 01-02-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 40,000/-, Outstanding loan: 10,000/-
(v) Who pays GB loan installment	:	Father
(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	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-808081
Mother's Contact No.	:	01845-122222
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FAHIMA SHOES & COSMETICS
Location	:	Chandgazi Bot toli Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 3,05,000/-
Financing	:	Self BDT 255,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Shoes, Shirt, Pant etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

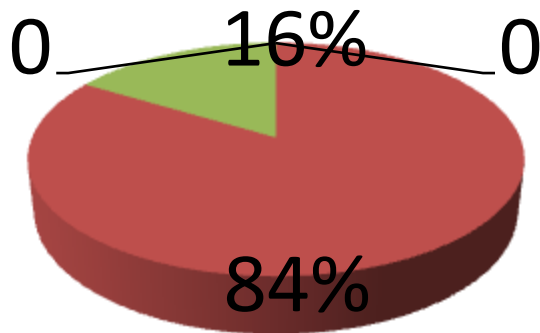
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Fashion Item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Fashion Item	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Rent	2,500	30,000
Total fixed Cost (D)	8,800	105,600
Net Profit (E) [C-D]	6,200	74,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shoes	100	200	20,000	80	200	16,000	36,000
Hill	80	250	20,000	80	250	20,000	40,000
Bermiz Shoes	80	80	6,400	0	0	0	6,400
Ladies Shoes	100	280	28,000	50	280	14,000	42,000
Shirt	20	350	7,000	0	0	0	7,000
Pant	10	600	6,000	0	0	0	6,000
Mobile Servicing	1	7600	7,600	0	0	0	7,600
Bkash	1	10000	10,000	0	0	0	10,000
Security	1	150000	150,000	0	0	0	150,000
Total	393		255,000	210		50,000	305,000

Source of Finance



- Entrepreneur's Contribution 255,000
- Investor's Investment 50,000
- Total 305,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fashion Item	80,000	960,000	1,008,000	1,058,400
Total Sales (A)	80,000	960,000	1,008,000	1,058,400
Less. Variable Expense				
Fashion Item	60,000	720,000	756,000	793,800
Total variable Expense (B)	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	20,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	6,500	8,500
Entertainment	200	2,400	3,000	3,500
Rent	2,500	30,000	30,000	30,000
Total Fixed Cost	9,000	108,000	112,000	116,000
Net Profit (E) [C-D]	11,000	132,000	140,000	148,600
Investment Payback		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	132,000	140,000	148,600
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		112,000	232,000
	Total Cash Inflow	182,000	252,000	380,600
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,000	232,000	360,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

