

*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***

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	<b>Md. Aslam</b>
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 (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> 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
Education	:	Class 8

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

<i>Present Occupation</i>	<b>:</b>	<i>Shoe store</i>
<i>Trade License</i>	<b>:</b>	<b>03279</b>
<i>Business Experiences</i>	<b>:</b>	<b>10 years</b> <b>:</b>
<i>Other Own/Family Sources of Income</i>	<b>:</b>	<i>Father (Agriculture)</i>
<i>Other Own/Family Sources of Liabilities</i>	<b>:</b>	<i>N/A</i>
<i>NU Contact Info</i>	<b>:</b>	<b>01689176815</b>
<i>NU Project Source/Reference</i>	<b>:</b>	<i>GT Manikganj unit, Manikganj Sadar</i>

## **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

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

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

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

# INFO ON EXISTING BUSINESS OPERATIONS

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

# 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
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		96,000	11,52,000
<b>Gross Profit (20%) (C) [C=(A-B)]</b>		<b>18,000</b>	<b>2,16,000</b>		<b>21,000</b>	<b>2,52,000</b>		<b>24,000</b>	<b>2,88,000</b>
<b>Less: Operating Costs</b>									
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
<b>Non Cash Item:</b>									
Depreciation Expenses (10%)		25	300		25	300		25	300
<b>Total Operating Cost (D)</b>		<b>9,525</b>	<b>1,14,300</b>		<b>9,575</b>	<b>1,14,900</b>		<b>9,725</b>	<b>1,16,700</b>
<b>Net Profit (C-D):</b>		<b>8,475</b>	<b>1,01,700</b>		<b>11,425</b>	<b>1,37,100</b>		<b>14,275</b>	<b>1,71,100</b>
<b>GT payback</b>			<b>80,000</b>			<b>80,000</b>			<b>80,000</b>
<b>Retained Income:</b>			<b>21,700</b>			<b>57,100</b>			<b>91,300</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>1.0</b>	<b><i>Cash Inflow</i></b>			
1.1	<i>Investment Infusion by Investor</i>	2,00,000		
1.2	<i>Net Profit</i>	1,01,700	1,37,100	1,71,100
1.3	<i>Depreciation (Non cash item)</i>	300	300	300
1.4	<i>Opening Balance of Cash Surplus</i>		22,000	79400
	<b><i>Total Cash Inflow</i></b>	<b>3,02,000</b>	<b>1,59,400</b>	<b>2,50,800</b>
<b>2.0</b>	<b><i>Cash Outflow</i></b>			
2.1	<i>Purchase of Product</i>	2,00,000		
2.2	<i>Payment of GB Loan</i>	-	-	-
2.3	<i>Investment Pay Back (Including Ownership Tr. Fee)</i>	80,000	80,000	80,000
	<b><i>Total Cash Outflow</i></b>	<b>2,80,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b><i>Net Cash Surplus</i></b>	<b>22,000</b>	<b>79,400</b>	<b>1,70,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- *Lack of Investment*

## **O**PPORTUNITIES

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

## **T**HREATS

- *Fire*
- *Theft*
- *Other competition*

*Pictures*































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on May 21, 2015 at GT

*Thank You*