

A Nobin Udyokta Project

Proposed NU Business Name : Panama Shoes



NU Identified, Verified and PP Prepared & by :

Abu Musa Bhuiyan
(Chandpur Sadar Unit)

Presented by
Sagor Candra Rabi Das

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sagor Candra Rabi Das
Age	:	07-02-1997 (18 years)
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Lata Rani Rabi Das
(iii) Father's name	:	Girendra Candra Rabi Das
(iv) GB member's info	:	Branch: Shah Mahmudpur Centre # 02(M), Loanee no.: 1090 Member since: 14-02-2009 First loan: Tk. 20,000 Total Amount Received: Tk. 2,50,000 Existing loan: Tk. 40000 Outstanding: Tk. 12,960
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class -Eight

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

Present Occupation	:	Business
Trade License	:	675
Business Experiences	:	05 years
Other Own/Family Sources of Income	:	Father (House rent, Agriculture)
Other Own/Family Sources of Liabilities	:	No
NU contact Info	:	01738107852
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2009 (5 years). At first she took a loan amount BDT 20,000 from Grameen Bank. She bought 02 decimal land by using GB loan of BDT 2,50,000. NU expanded his business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Panama Shoes
Address/ Location	:	Bakila Bazar, Upazilla Hazigonj, Chandpur.
Total Investment in BDT	:	6,68,000 Taka
Financing	:	Self BDT :4,18,000 (from existing business) - 63% Required Investment BDT : 2,50,000 (as equity) - 37%
Present salary/drawings from business (estimates)	:	BDT 9000
Proposed Salary	:	BDT 9000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	03 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2500	75,000	9,00,000
<i>Less: Cost of sales</i>		60,000	7,20,000
Profit (20%) [A]		15,000	1,80,000
<i>Less: Operating Costs</i>			
Electricity bill		700	8400
Generator Bill		450	5,400
Entertainment		200	2400
Night Guard Bill		80	960
Mobile bill		200	2400
Present salary/Drawings- self		9000	108000
Others		200	2400
Non Cash Item:			
Depreciation Expenses		150	1800
Total Operating Cost (D)		10,980	1,31,760
Net Profit (C-D):		4020	48,240

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present items : Fixed Assets (Furniture)---- 18,000 Bag-----10,000 Shoes -----3,90,000	4,18,000		668000
(ii) Proposed : Bag (125)-----50,000 Sandal (100)-----43,000 Shoes (75)-----55,000 Socks (100)-----10,000 Cades(100)-----50,000 Barmize Sandal-(500)-----42,000		2,50,000	
Total Capital	4,18,000	2,50,000	6,68000

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	4,000	1,20,000	14,40,000	4,200	1,26,000	15,12,000	4,500	1,35,000	16,20,000
<i>Less: Cost of sales</i>		96,000	11,52,000		1,00,800	12,09,600		1,08,000	12,96,000
Profit (20%) [A]		24,000	2,88,000		25,200	3,02,400		27,000	3,24,000
<i>Less: Operating Costs</i>									
Electricity bill		800	9600		900	10,800		1000	12,000
Generator Bill		500	6000			6000		500	6000
Entertainment		200	2,400		200	2400		200	2400
Mobile bill		300	3,600		400	4,800		400	4800
Present salary/Drawings- self		9000	1,08,000		9000	1,08,000		9000	1,08,000
Night Guard bill		80	960		100	1200		100	1200
Others (Chada)		200	2,400		200	2,400		200	2,400
Depreciation Expenses		150	1800		150	1800		150	1800
Total Operating Cost		11,230	1,34,760		11,450	1,37,400		11,550	1,38,600
Net Profit		12,770	1,53,240		13,750	1,65,000		15,450	1,85,400
Gt payback			1,00,000			1,00,000			1,00,000
Retained Income:			53,240			65,000			85,400

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,50,000		
1.2	Net Profit	1,53,240	1,65,000	1,85,400
1.3	Depreciation (Non cash item)	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	55,040	1,21,840
	Total Cash Inflow	4,05,040	2,21,840	3,09,040
2.0	Cash Outflow			
2.1	Purchase of Product	2,50,000		
2.2	Payment of GB Loan*	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,00,000	1,00,000	1,00,000
	Total Cash Outflow	3,50,000	1,00,000	1,00,000
3.0	Net Cash Surplus	55,040	1,21,840	2,09,040

*** As Father of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 05 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.

WEAKNESS

- Opponent in same areas
- Strike

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft

Pictures















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Thank you