

## Proposed NU Business Name: **NAFIS BOSTRALOY & SHOE STORE**



Project identification and prepared Ishak Chammugong  
Sonatola, Bogura

Project verified by: Md. Mozaharun Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Md.Anorul Islam</b>
Age	:	28-11-1987 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Holidaboga P.O Velur para :, P.S:Sonatola, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Ms. Aleya Begum</b>
(iii) Father's name	:	<b>Md.Azizar Rahaman</b>
(iv) GB member's info	:	Branch :Jorgasa ,Centre # 50/(Female), Member ID: 4000/1, Group No: 01 Member since:08/02/2010 (7years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 14,000, Outstanding loan:3594
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	4 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	001723584172
Mother's Contact No.	:	01961255292
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sonatola,Unit, Bogura.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Aleya Begum** joined Grameen Bank since 7 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	:	<b>: NAFIS BOSTRALOY &amp; SHOE STORE</b>
Location	:	Velupara Bazar,Sonatola,Bogura
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 170,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like cloth and shoe Items.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is Rented</li> <li>▪Collects goods from Bogura Bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

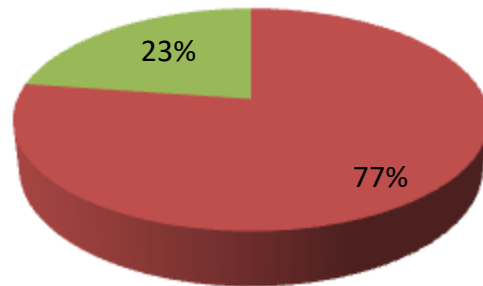
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth & Shoe Item	1600	48000	576000
<b>Total Sales (A)</b>	1600	48000	576000
<b>Less. Variable Expense</b>			
Cloth & Shoe Item	1280	38400	460800
<b>Total variable Expense (B)</b>	1280	38400	460800
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9600</b>	<b>115200</b>
<b>Less. Fixed Expense</b>			
Rent		500	6000
Electric Bill		300	4800
Transportation		300	4800
Salary (self)		5000	60000
Salary (staff)			
Guard		150	1800
Entertainment		300	3600
Generator			
Mobile		100	1200
<b>Total fixed Cost (D)</b>		<b>6050</b>	<b>72600</b>
<b>Net Profit (E) [C-D]</b>		<b>3550</b>	<b>42600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sharee	40	800	32000	15	800	12000	44000
Lungi	70	250	17500	50	250	12000	29500
T Shirt	100	150	15000	40	150	6000	21000
Baby Dress	200	150	20000				20000
Cloth	200	45	9000				9000
Printed cloth	40	50	2000				2000
Bed Sheet	10	350	3500	35	350	12250	17250
3 pcs	30	600	18000	10	600	6000	24000
Shoe	35	50	1750				1750
Others			1250				1250
Security			50000				50000
			170000			50000	220000

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 50,000
- Total 220,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Cloth Item	2100	63000	756000	793800	833490
<b>Total Sales (A)</b>	2100	63000	756000	793800	833490
<b>Less. Variable Expense</b>					
Cloth Item	1680	50400	604800	635040	666792
<b>Total variable Expense (B)</b>	1680	50400	604800	635040	666792
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	12600	151200	158760	166698
<b>Less. Fixed Expense</b>					
Rent		500	6000	6300	6615
Electric Bill		500	6000	6300	6615
Transportation		800	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary(staff)					
Guard		150	18000	18900	19845
Generator					
Entertainment					
Mobile		500	6000	6300	6615
<b>Total fixed Expenses</b>					
<b>Net Profit (E) [C-D]</b>		7450	89400	93870	98564
<b>Investment Payback</b>			20000	20000	20000



# Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	89400	93870	98564
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69400	143270
	<b>Total Cash Inflow</b>	<b>139400</b>	<b>163270</b>	<b>241834</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	69400	143270	221834

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

