

Proposed NU Business Name : **Nazrul Shoe Store**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Nazrul Islam</b> Vill: Duosuo, Union: 5 no. Duosuo, Post: Choto Polashbari, Upazila: Baliadangi, District: Thakurgaon
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother, 05 Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Morzina Khatun
(iii) Father's name	:	Md. Khademul Islam
(iv) GB member's info	:	<i>Branch: Duosuo, Centre # 18/Mo,</i> <i>Loan no.: 8897, Member since 2007,</i> <i>First loan: Tk. 4,000</i> <i>Existing loan: Tk. 10,000 , Outstanding loan: Tk. 8,460</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's mother pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Nine
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	7 years in selling shoes at Gantikari Bazaar. He started this business only with Tk. 5,000.  : He has no training
Other Own/Family Sources of Income	:	His father has 3 acres of agricultural land (that meets their yearly food requirement) and 2 bhiga mango field. Entrepreneur's mother has a cattle farm and at present there are 1 cow, 2 oxen and 12 goats.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01785 355518
NU's National ID No.	:	9410873536468
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Most. Morzina Khatun took loan amounting Tk. 4,000 from Grameen Bank in the year of 2007 for agriculture cultivation.
- Gradually she took loan several times and utilized for agriculture cultivation, purchasing agricultural land, cows, and provided capital in the business of her son.
- GB loan helped her to purchase 3 acre agricultural land and to own a cattle farm.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Nazrul Shoe Store</i></b>
Address/ Location	:	Gantikari Bazaar, Baliadangi, Thakurgoan
Total Investment in BDT	:	Tk. 216,000
Financing	:	Self Tk. 116,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 2,000
Proposed Salary	:	Taka 2,500
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 23%
(ii) Estimated % of proposed gross profit margin	:	On an average 23%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

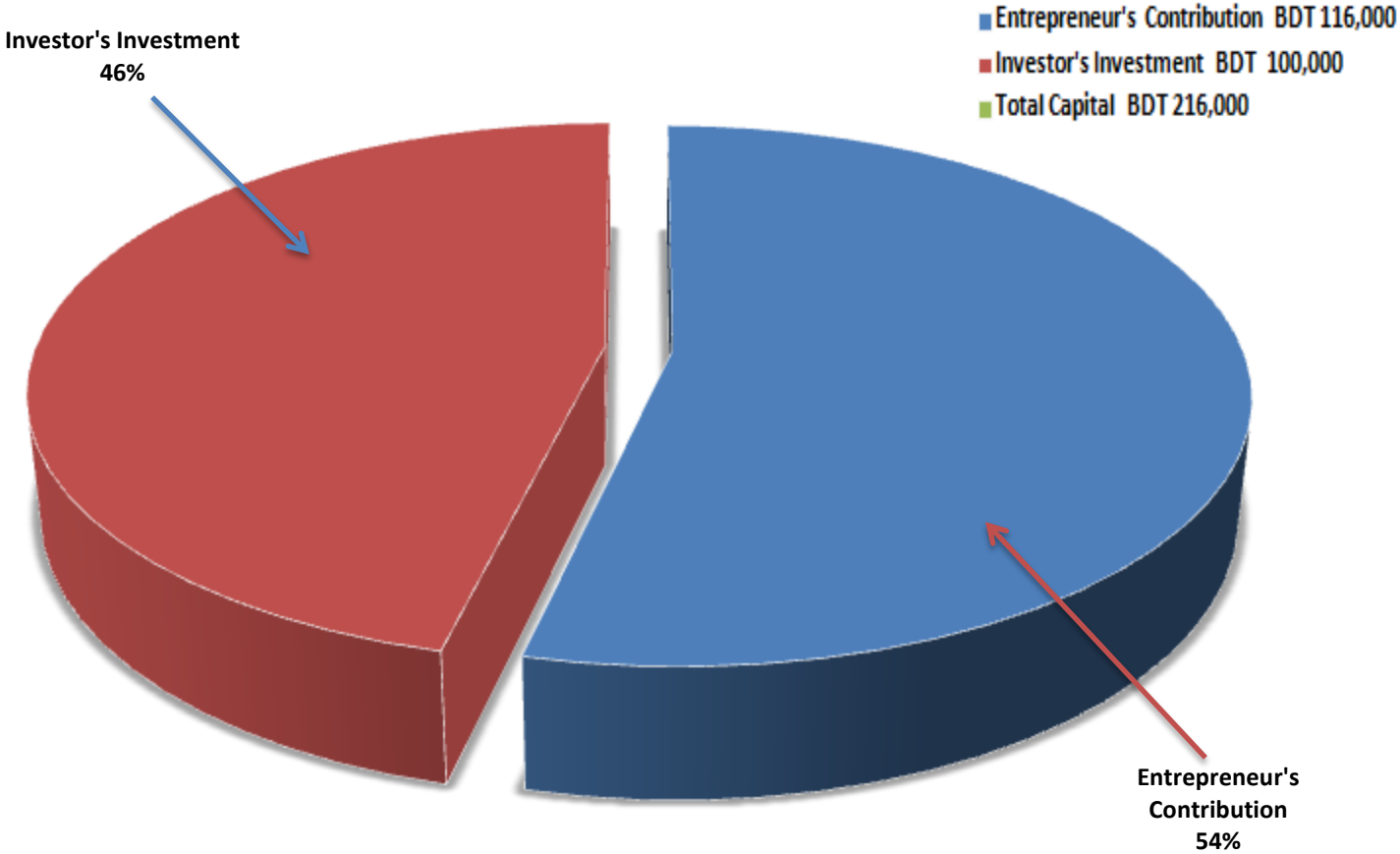
# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	900	27,000	324,000
Less: Cost of Sale (B)	693	20,790	249,480
<b>Gross Profit (C) [C=(A-B)]</b>	<b>207</b>	<b>6,210</b>	<b>74,520</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		150	1,800
Shop Rent		500	6,000
Night Guard bill		100	1,200
Salary (Self)		2,000	48,000
Other Cost		200	2,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		83	1,000
<b><i>Total Operating Cost (D)</i></b>		<b>3,033</b>	<b>60,400</b>
<b>Net Profit (C-D):</b>		<b>3,177</b>	<b>14,120</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in Shoes - Gents	21,000	35,000	56,000
Investment in Shoes- Ladies	28,000	32,000	60,000
Investment in Shoes - Baby, boys, girls	27,000	33,000	60,000
Decoration	10,000	-	10,000
Advance for shop	30,000	-	30,000
<b>Total Capital</b>	<b>116,000</b>	<b>100,000</b>	<b>216,000</b>

# SOURCE OF FINANCE





# ***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
Estimated Product Sales	1,242	34,776	417,312	1,366	38,254	459,043	1,503	42,079	504,948
Less: Cost of Sale (B)	956	26,778	321,330	1,052	29,455	353,463	1,157	32,401	388,810
<b>Gross Profit (C) [C=(A-B)]</b>	<b>286</b>	<b>7,998</b>	<b>95,982</b>	<b>314</b>	<b>8,798</b>	<b>105,580</b>	<b>346</b>	<b>9,678</b>	<b>116,138</b>
<b>Less: Operating Cost:</b>									
Electricity bill		150	1,800		160	1,920		170	2,040
Shop Rent		500	6,000		500	6,000		500	6,000
Night Guard bill		100	1,200		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		250	3,000		250	3,000		250	3,000
Ownership Transfer Fee		1,067	6,400		1,067	12,800		1,067	12,800
Proposed Salary-Self		2,500	30,000		2,500	30,000		2,500	30,000
Other Cost		200	2,400		300	3,600		400	4,800
<b>Non Cash Item:</b>									
Depreciation Expenses		83	1,000		83	1,000		83	1,000
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>4,850</b>	<b>51,800</b>	<b>-</b>	<b>4,960</b>	<b>59,520</b>	<b>-</b>	<b>5,070</b>	<b>60,840</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>3,148</b>	<b>44,182</b>	<b>-</b>	<b>3,838</b>	<b>46,060</b>	<b>-</b>	<b>4,608</b>	<b>55,298</b>
			<b>44,182</b>			<b>90,242</b>			<b>145,540</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule:** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# ***CASH FLOW STATEMENT***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit	44,182	54,060	63,298
1.3	Depreciation Expenses	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus	-	21,182	28,242
	<b>Total Cash Inflow</b>	<b>145,182</b>	<b>76,242</b>	<b>92,540</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>21,182</b>	<b>28,242</b>	<b>44,540</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0
- Future employment: 0
- Ownership in Entrepreneur's name
- Seven years experience
- Maintain books of records

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Located in bazaar place (about 65 shops)
- Product demand
- Only two similar shops in this market
- The capital of Entrepreneur will be Tk. 261,540 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of competitors
- Fire

Presented at 39<sup>th</sup> Design Lab (executive session)

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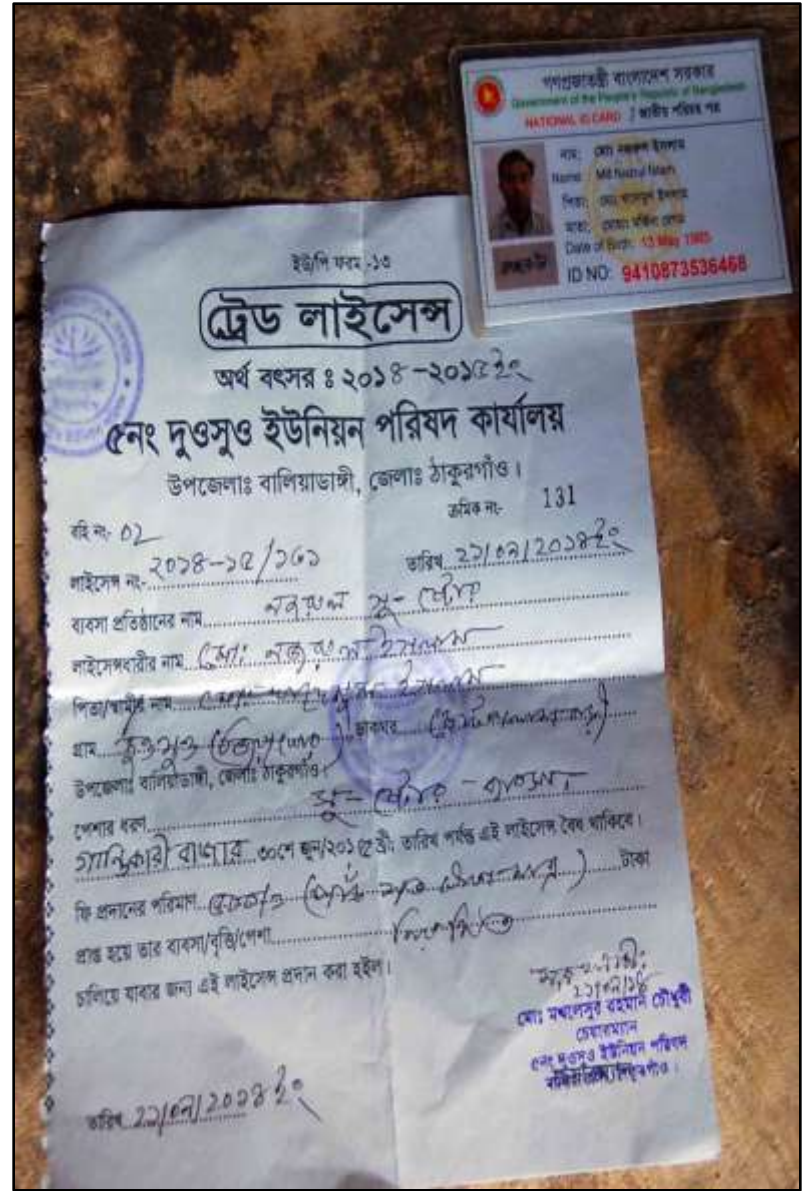
07 December, 2014 at Yunus Center

***Thank you***

Pictures











**Thank You**