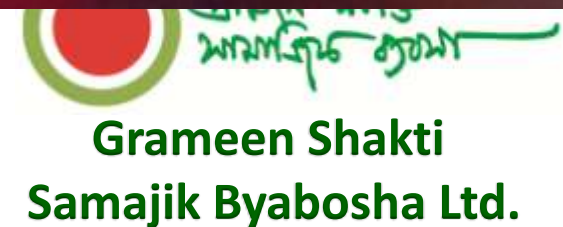


Proposed NU Business Name: **ALPONA SHOES**



Project identification and prepared by: Md. MOSHIUR RAHMAN
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AKASH
Age	:	25-10-1983(35Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 01sister
Address	:	Vill:MahonginjP.O ;Sikarpur P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RASEDA BEGUM
(iii) Father's name	:	SOHIDUL KHALISI
(iv) GB member's info	:	Branch: Hasara, Centre # 32(Female), Member ID: 3212, Group No: 05 Member since:05-07-2003(15 years) First loan: BDT 3,000/- Exting loan: 25,000/- Outstanding loan: 14,400/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-432712
Family's Contact No.	:	01903-294725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASEDA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALPONA SHOES
Location	:	Nimtala,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 140,000 /-
Financing	:	Self BDT 90,000/- (from existing business)64 % Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 06 ft= 54 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; sandel▪Average 35% gain on sales.▪The business is operating by entrepreneur.▪The sop is rented.▪Collects goods from Nitala.▪Agreed grace period is 3 months.

Existing Business (BDT)

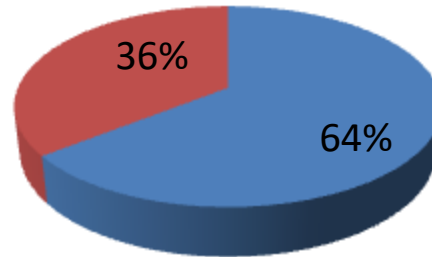
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sandel	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
sandel	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		100	1,200
Total fixed Cost (D)		9,800	117,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
lotto sadel	24	490	11760		0	0	0	11,760
apex	5	1400	7000		0	0	0	7,000
china sandel	6	5000	30000		6	5000	30,000	60,000
bangla shoo	3	6000	18000		3	6000	18,000	36,000
sycile shoo	4	6000	24000	other	0	0	2,000	26,000
Total			90000			0	50,000	140,000

Source of finance

■ Entrepreneur investment 90,000
 ■ Investore investment 50,000
 ■ Total investment 140,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
sandel	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
sandel	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		0	0	0	0
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,800	117,600	118,020	118,461
Net Profit (E) [C-D)		8,200	98,400	108,780	119,679
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	98,400	108,780	119,679
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		78,400	167,180
	Total Cash Inflow	148,400	187,180	286,859
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	78,400	167,180	266,859

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









