

Proposed NU Business Name: **MEGHA SHOE STORE**



Project identification and prepared by: Md Lokman Hakim,
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHADIMUL ISLAM
Age	:	03-02-1991 (26 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Piricpur, P.O: Pirijpur, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAMILA BEGUM
(iii) Father's name	:	MD ROJOB ALI
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 15 (Female), Member ID: 1635/1, Group No: 02 Member since: 12-01- 2004 to 2014 (10 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: -
(v) Who pays GB loan installment	:	N/A
(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 and Training Info	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-490093
Family's Contact No.	:	01759-584558
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMILA BEGUM joined Grameen Bank since 10 years ago. At first She took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MEGHA SHOE STORE
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/-(from existing business) 50% Required Investment BDT 40,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shoe etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is rented.▪Collects goods from Chapai Rajshahi.▪Agreed grace period is 3 months.

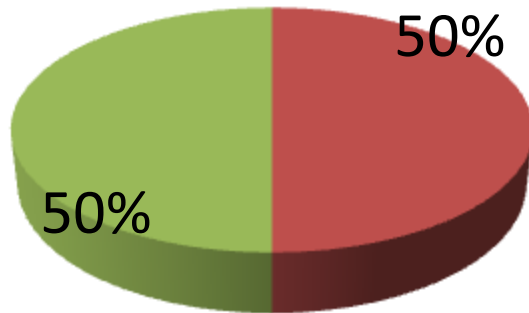
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoe	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Shoe	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		150	1,800
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Rent		600	7,200
Transportation		500	6,000
Guard		50	600
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gents shoe	35	300	10,500	50	300	15,000	25,500
Ladies Shoe	50	200	10,000	100	200	20,000	30,000
Barmix	70	100	7,000	0	0	0	7,000
Pons	50	50	2,500	100	50	5,000	7,500
Security	1	10000	10,000	0	0	0	10,000
Total	206		40,000	250		40,000	80,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 40,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shoe	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Shoe	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		150	1,800	2,000	2,200
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		3,000	36,000	36,000	36,000
Rent		600	7,200	7,200	7,200
Transportation		800	9,600	11,500	13,500
Guard		50	600	600	600
Total Fixed Cost		4,900	58,800	61,300	64,000
Net Profit (E) [C-D]		10,100	121,200	127,700	134,450
Investment Payback			16,000	16,000	16,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	121,200	127,700	134,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		105,200	216,900
	Total Cash Inflow	161,200	232,900	351,350
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	105,200	216,900	335,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of guava garden;
Regular customers;

THREATS

Theft
Political unrest

Pictures







FAMILY PICTURE