

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



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>ESRAFIL HOSSAIN</b>
Age	:	09-10-1993( 24Years )
Education, till to date	:	H.s.c
Marital status	:	Married
Children	:	-
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Thanapara, P.o- Sardha P.S: Chargat 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	:	<b>MST. FIROZA BEGUM</b>
(iii) Father's name	:	<b>MD. ISMAYAIL HOSSAIN</b>
(iv) GB member's info	:	Branch: Chargat, Centre # 45 (Female) Member ID: 4150, Group No: 06 Member since: 10-08-1998(19Years) First loan: BDT – 4,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: BDT33,060/-
(v) Who pays GB loan installment	:	Brothers
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Busines
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-894564
Brother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FIROZA BEGUM** joined Grameen Bank since 19 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>ESRAFIL SHOE STORE</b>
Location	:	Sardha Bazzar, Charghat Rajshahi .
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT-55,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Man &amp; Female Shoe.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

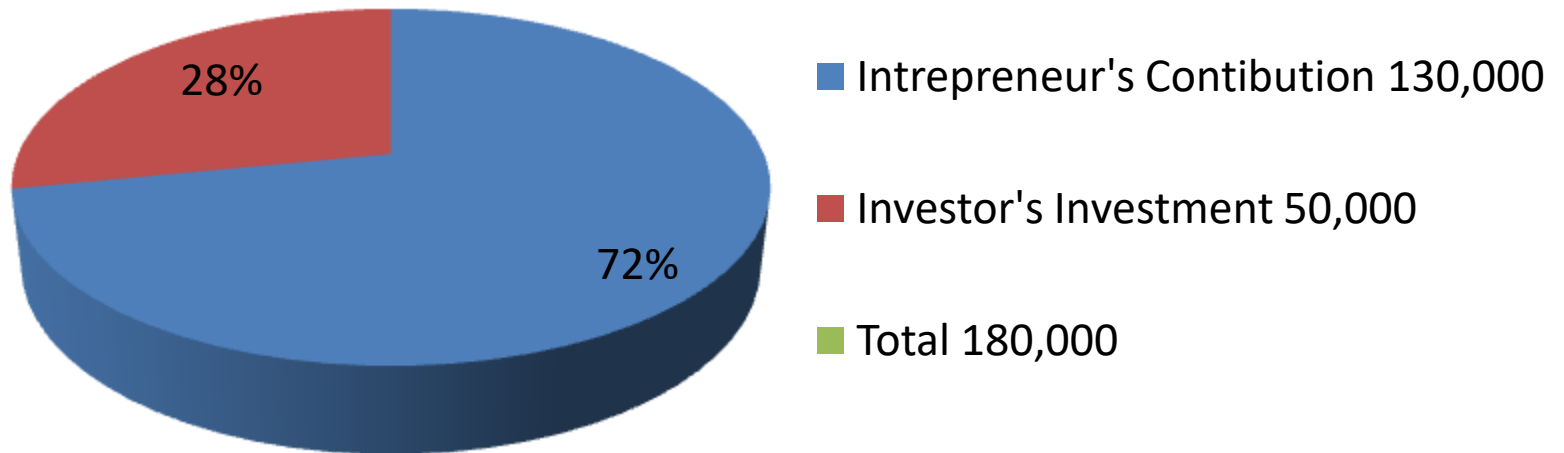
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Man & Female Shoe	2,500	75,000	900,000
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
Man & Female Shoe	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	2,125	63,750	765,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Genator		200	2,400
Entertainment		150	1,800
Guard		30	360
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,580</b>	<b>78,960</b>
<b>Net Profit (E) [C-D]</b>		<b>4,670</b>	<b>56,040</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Man Shoe (100x300)	30,000	25,000	55,000
Female Shoe (150x300)	45,000	25,000	70,000
Security of Shop	55,000	0	55,000
<b>Total</b>	<b>130,000</b>	<b>50,000</b>	<b>180,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Man & Female Shoe	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Variable Expense</b>					
Man & Female Shoe	2,550	76,500	918,000	963,900	1,012,095
<b>Total variable Expense (B)</b>	2,550	76,500	918,000	963,900	1,012,095
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		600	7,200	7,300	7,500
Electricity Bill		300	3,600	3,800	4,000
Transportation		1,000	12,000	13,000	13,500
Salary (self)		4,000	48,000	48,000	48,000
Genator		200	2,400	2,500	2,600
Entertainment		150	1,800	1,900	2,000
Guard		30	360	400	500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,450	2,500
<b>Total Fixed Cost</b>		<b>6,580</b>	<b>78,960</b>	<b>80,650</b>	<b>82,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,920</b>	<b>83,040</b>	<b>89,450</b>	<b>96,605</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>83,040</b>	<b>89,450</b>	<b>96,605</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		63,040	<b>132,490</b>
	<b>Total Cash Inflow</b>	<b>133,040</b>	<b>152,490</b>	<b>229,095</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,040</b>	<b>132,490</b>	<b>209,095</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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

# ইসরাফিল সু-স্টোর

প্রোগ্রাম  
মোবাইল

এখানে  
প্রকার দেশী-বি  
সুলভ মূল্যে

সারদা বাজার,











আ বাবা

স্বামীজী  
মায়ের দোয়া

শ্রী  
স্বামীজী

স্বামীজী

স্বামীজী

স্বামীজী

স্বামীজী