

Proposed NU Business Name: **TAHAMID SHOES**



Project identification and prepared by: Md. Nasir Uddin Shek
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HELAL UDDIN
Age	:	05-01-1982(35 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son & 0 Daughter
No. of siblings:	:	05 Brothers & 03 Sisters
Address	:	Vill: Dokhin Jos Pur, P.O: Uttor Jos Pur, P.S: Chagolnya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALEHA BEGUM
(iii) Father's name	:	LATE.ABU TAHER MASTER
(iv) GB member's info	:	Branch: Jospur, Centre # 07 (Female), Member ID: 1134/1, Group No: 02 Member since 01-03-+2005/2012 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-
(v) Who pays GB loan installment	:	No
(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 the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-972238
Mother's Contact No.	:	01915-176489
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM joined Grameen Bank since 07 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	:	TAHAMID SHOES
Location	:	Dr.S Alom Market Main Road,chagolnya, Feni
Total Investment in BDT	:	BDT 9,80,000/-
Financing	:	Self BDT 9,00,000/-(from existing business) 92% Required Investment BDT 80,000/-(as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Dhaka.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

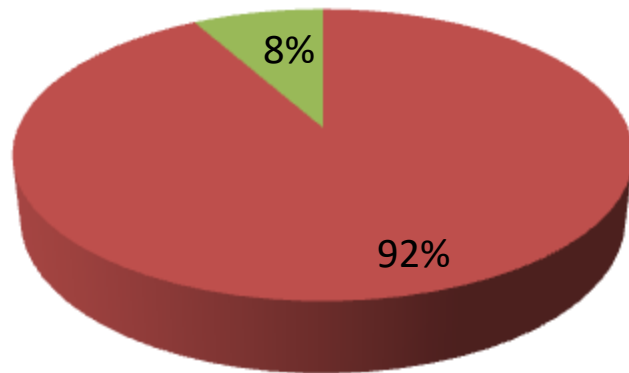
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Ladies Shoes,Ladies Flat,Ladies Seliper ,Gents	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Ladies Shoes,Ladies Flat,Ladies Seliper ,Gents	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		7000	84000
Electric Bill		700	8400
Transportaion		600	7200
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Intertainment		200	2400
Generator		400	4800
Mobil Bill		300	3600
Total Fixed Cost (D)		18200	218400
Net Profit (E)= [C-D]		5800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ladies Shoes	300	500	150000	100	500	50000	200000
Ladies Falat	350	350	122500	80	350	28000	150500
Ladies celepar	350	250	87500			0	87500
Gents Shoes	300	500	150000			0	150000
Security			200000			0	200000
Gents celepar	400	350	140000			0	140000
Others			50000			2000	52000
	1700	1950	900,000	180	850	80,000	980,000

Source of Finance



- Entrepreneur's Contribution
900,000
- Investor's Investment 80,000
- Total 980,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Ladies Shoes,Ladies Flat,Ladies Seliper ,Gents	4500	135000	1620000	1701000	1786050
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Ladies Shoes,Ladies Flat,Ladies Seliper ,Gents	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		7000	84000	84000	84000
Electric Bill		700	8400	8700	9000
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Generator		400	4800	4800	4800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		18200	213600	214360	215138
Net Profit (E)= [C-D]		8800	105600	110880	116424
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	105,600	110880	116424
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	152480
	Total Cash Inflow	185,600	184,480	268,904
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	73,600	152,480	236,904

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











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FAMILY PICTURE

