

Proposed NU Business Name: **EK SHOES**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAPNA
Age	:	02-03-1983 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Nakashini, P.O: Kapashia, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MINARA BEGUM
(iii) Husband's name	:	IQBAL HOSSAIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 23 (Male), Member ID: 7246, Group No: 20 Member since: 10/02/2007 to 2017 (10 Years) First Loan: BDT 10,000 /-, Existing Loan: 45,340/- Outstanding Loan: 27,724/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-751482
Family's Contact No.	:	01934-903824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Motahar Hossain joined Grameen Bank since 10 years ago. At first he took BDT 10,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	EK SHOES
Location	:	Nakashini, Kapashia
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 290,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 18 ft = 396 sq. 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: Sandall's Sole, Rubber, Leather, Pesting, Chemical, Foam Role etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is own.▪Collects goods from Bangshal, Dhaka .▪Agreed grace period is 3 months.

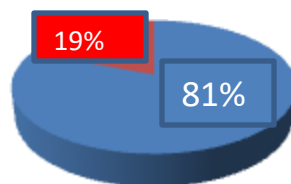
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Sandal's Sole, Rubber, Leather, Pesting, Chemical, Foam Role etc.	0	70,000	840,000
Total Sales (A)	0	70,000	840,000
Less. Variable Expense			
Sandal's Sole, Rubber, Leather, Pesting, Chemical, Foam Role etc.	0	49,000	588,000
Total variable Expense (B)	0	49,000	588,000
Contribution Margin (CM) [C=(A-B)]	0	21,000	252,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		350	4,200
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		10,200	122,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Alvi 15 Sole	4 Dozen	560	2,240	10 Dozen	560	5,600	7,840
Banglalink Sole	30 Dozen	320	9,600	20 Dozen	320	6,400	16,000
Chaina Sole	1 Dozen	2,000	2,000	-	-	-	2,000
Dana Sole	5 Pc	330	1,650	-	-	-	1,650
Channel Sole	3 Pc	640	1,920	-	-	-	1,920
Lichu Dana Sole	5 Pc	220	1,100	-	-	-	1,100
Apex Sole	20 Pc	350	7,000	15 Pc	350	5,250	12,250
Other Sole Items	16 Dozen	450	7,200	-	-	-	7,200
Eva Rubber	7 Pc	260	1,820	25 Pc	260	6,500	8,320
Shoukhin Rubber	4 Pc	300	1,200	20 Pc	300	6,000	7,200
Leather	100 ft	120	12,000	50 ft	120	6,000	18,000
Farli Leather	22 Dozen	1,200	26,400	20 Dozen	1,200	24,000	50,400
Piece Leather	60 Pound	400	24,000	25 Pound	400	10,000	34,000
Coverlet Leather	4 Bundle	2,000	8,000	-	-	-	8,000
Foam Role	15 Role	10,000	150,000	-	-	-	150,000
Gum Pesting	6 Tin	3,600	21,600	-	-	-	21,600
Belly Pesting	3 Tin	1,100	3,300	-	-	-	3,300
Chemical	-	-	8,000	-	-	-	8,000
Other Items	-	-	970	-	-	250	1,220
Total			290,000			70,000	360,000



Source of Finance

- Entrepreneur's Contribution- 290,000
- Investor's Investment- 70,000
- Total Investment- 360,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Sandal's Sole, Rubber, Leather, Pesting, Chemical, Foam Role etc.	0	95,000	1,140,000	1,197,000	1,256,850
Total Sales (A)	0	95,000	1,140,000	1,197,000	1,256,850
Less. Variable Expense					
Sandal's Sole, Rubber, Leather, Pesting, Chemical, Foam Role etc.	0	66,500	798,000	837,900	879,795
Total variable Expense (B)	0	66,500	798,000	837,900	879,795
Contribution Margin (CM) [C=(A-B)]	0	28,500	342,000	359,100	377,055
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		350	4,200	4,800	5,040
Transportation		1,500	18,000	21,600	24,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		11,350	136,200	140,860	143,840
Net Profit (E) [C-D]		17,150	205,800	218,240	233,215
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	205,800	218,240	233,215
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		177,800	368,040
	Total Cash Inflow	275,800	396,040	601,255
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	177,800	368,040	573,255

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
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

Pictures











FAMILY PICTURE

