

**Proposed NU Business Name: JOYNAL SHOES STORE**



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

Project verified by: Shushanto Kumar Bishas



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>JOYNAL ABEDIN</b>
Age	:	25-07-1983 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	6 Brother 3 Sister
Address	:	Vill: Uttor ShoTor P.O: Chadgazi P.S: Chagolnaya 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	:	<b>JORIFA KHATUN</b>
(iii) Father's name	:	<b>LET. OHIDER RAHMAN</b>
(iv) GB member's info	:	Branch : Mohamaya Centre 44 (Female), Member ID: 5873 , Group No: 03 Member since: 01-01-2005/2011 (6Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business.10 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837221036
Family's Contact No.	:	01882930281
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JORIFA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

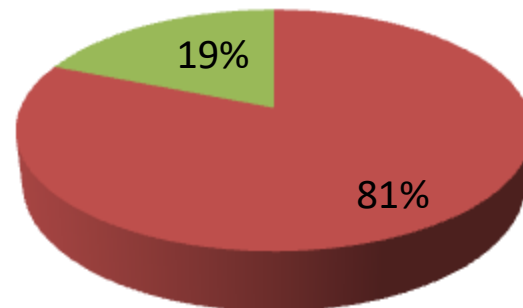
Business Name	:	<b>JOYNAL SHOES STORE</b>
Location	:	Chadgazi,Bot toli Bazar.
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 215,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity)19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 15ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like – Shoes,Ladies Heel,Barmies,Ladies barmies, e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Shoes,Ladies Heel,Barmise,Ladies barmies, e.t.c.	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Shoes,Ladies Heel,Barmies,Ladies barmies, e.t.c.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shoes	100	300	30000	50	300	15,000	45,000
Ladies heel	100	250	25000	100	250	25,000	50,000
Barmies	200	100	20000	100	100	10,000	30,000
Ladies barmies	200	100	20000				20,000
							0
<b>Others</b>			20000				20,000
<b>Security</b>			100000				100,000
							0
	128	750	215,000	250	650	50,000	265000

### Source of Finance



- Entrepreneur's Contribution 215,000
- Investor's Investment 50,000
- Total 265,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Shoes,Ladies Heel,Barmise,Ladies barmies, e.t.c.	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Shoes,Ladies Heel,Barmise,Ladies barmies, e.t.c.	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	72000	864000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>94800</b>	<b>157380</b>	<b>949569</b>
<b>Net Profit (E)= [C-D]</b>		<b>9800</b>	<b>117600</b>	<b>123480</b>	<b>129654</b>
<b>Investment Pay Back</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	117,600	123480	129654
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97600	201080
	<b>Total Cash Inflow</b>	<b>167,600</b>	<b>221,080</b>	<b>330,734</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)	20000	20000	20000
	<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>97,600</b>	<b>201,080</b>	<b>310,734</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 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



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Handwritten text on the wall, possibly a price tag or brand name.

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# FAMILY PICTURE

