

Proposed NU Business Name: **NADIA NUSRAT SHOE STORE**



Project identification and prepared by: Most. Mafuza Khatun,
Sokhipur Unit, Tangail

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZRUL ISLAM
Age	:	01-03-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Sonar Chala, P.O: Kochua, P.S: Sokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MOHARANI
(iii) Father's name	:	MD ALI
(iv) GB member's info	:	Branch: Borchowna, Centre # 07 (Female), Member ID: 4230, Group No: 05 Member since: 25-04-1990 to 2007 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT, Outstanding loan: BDT /-
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-419530
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOHARANI 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	:	NADIA NUSRAT SHOE STORE
Location	:	Kania Bazaar, Sonar Chala, Sokhipur, Tangail
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	56 ft x 18 ft= 1008 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shoes etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka.▪The shop is owned.▪Agreed grace period is 3 months.

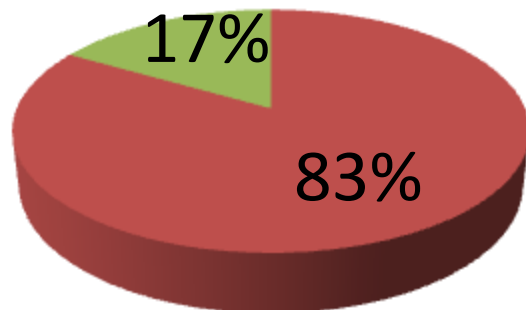
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Shoe	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Shoe	60,000	720,000
Total variable Expense (B)	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	100	1,200
Transportation	3,000	36,000
Generator	250	3,000
Total fixed Cost (D)	9,650	115,800
Net Profit (E) [C-D]	10,350	124,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shoes	1	250,000	250,000	1	50,000	50,000	300,000
Total	1	250,000	250,000	1	50,000	50,000	300,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Shoe	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense				
Shoe	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)]	26,250	315,000	330,750	347,288
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	100	1,200	1,500	2,000
Transportation	4,000	48,000	50,000	52,000
Generator	250	3,000	3,000	3,000
Total Fixed Cost	10,750	129,000	133,000	137,000
Net Profit (E) [C-D]	15,500	186,000	197,750	210,288
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	186,000	197,750	210,288
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		166,000	343,750
	Total Cash Inflow	236,000	363,750	554,038
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	166,000	343,750	534,038

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

