

## Proposed NU Business Name: **TASMIN SHOE STORE**



Project identification and prepared by: Md. Kabir Rakman,  
Taherpur Unit, Rajshahi

Project verified by: md. Abdul Mannan Talukder



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

Name	:	<b>MD. KHADAMUL HOQUE</b>
Age	:	02-09-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Bishu para , P.O: Jamgram,, P.S: Bagmara, 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. KHOTEJAN</b>
(iii) Father's name	:	<b>MD. MOTIUR RAHMAN</b>
(iv) GB member's info	:	Branch: SREEPUR, BAGMARA , Centre # 1 (Female), Member ID: 1011/2, Group No: 02 Member since: 05-02-2008 (09 Years) First loan: BDT 5,000 Outstanding loan: BDT NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	3 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.	:	01710243632
Mother's Contact No.	:	01979682796
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Taherpur Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHOTEJAN** joined Grameen Bank since 09 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>TASMIN SHOE STORE</b>
Location	:	TAHERPUR, BAGMARA, RAJSHAHI
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 330,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	<b>15ft X 10ft =150 sqf</b>
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; shoes item etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months</li></ul>

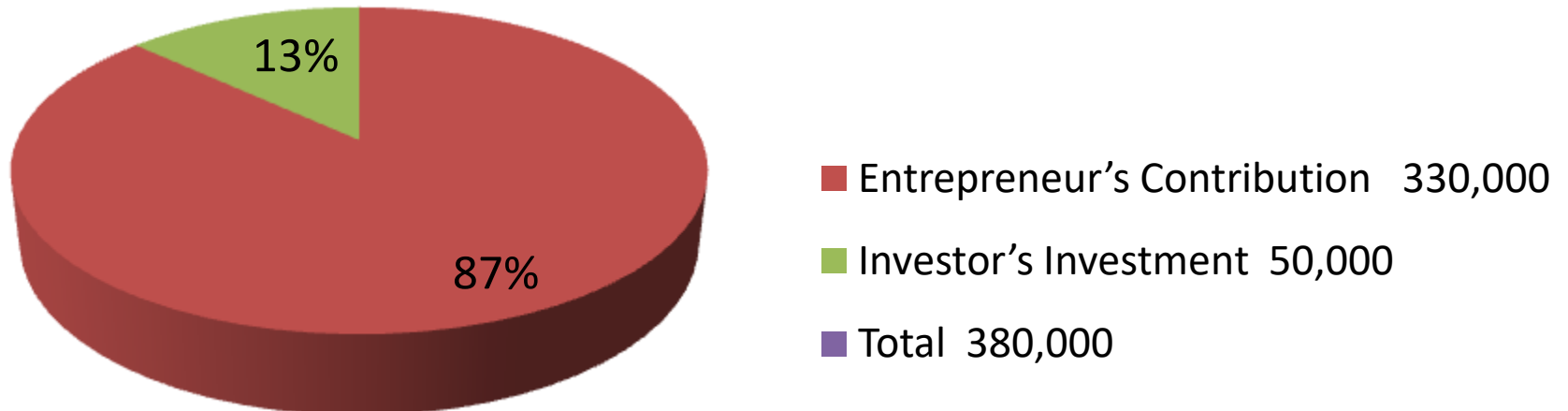
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shoes item	3000	90000	1080000
<b>Total sales (A)</b>	3000	90000	1080000
<b>Less Variable Exp.</b>			
Shoes item	2250	67500	810000
<b>Total Variable exp. (B)</b>	2250	67500	810000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>less fixed exp.</b>			
Rent		3000	36000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile		200	2400
<b>total fixed cost (D)</b>		10000	120000
<b>Net profit (E) [C-D]</b>		<b>12500</b>	<b>150000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
shoes	130	1000	130,000	100	500	50,000	180,000
Security			200,000				200,000
<b>Total</b>	<b>130</b>		<b>330,000</b>	<b>100</b>		<b>50,000</b>	<b>380,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shoes item	3500	105000	1260000	1323000	1389150
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
less variable Expenses					
Shoes item	2520	75600	907200	952560	1000188
Total variable Expenses (B)	2520	75600	907200	952560	1000188
<b>Contribution Margin (CM)= (A-B)</b>	<b>980</b>	<b>29400</b>	<b>352800</b>	<b>370440</b>	<b>388962</b>
<b>Less Fixed Expenses</b>					
Rent		3000	36000	36000	36000
Electricity bill		800	9600	9600	9600
Transportation		1500	18000	18000	18000
Salary (self)		5000	60000	60000	60000
Entertainment		345	4140	4140	4140
Guard		100	1200	1200	1200
Mobile		300	3600	3600	3600
Total Fixed Cost		11045	132540	132540	132540
<b>Net Profit (E) (C-D)</b>		<b>18355</b>	<b>220260</b>	<b>237900</b>	<b>256422</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# Cash flow projection on business plan (rec. & Pay)

Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	220,260	237,900	256422
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		200,260	418160
	<b>Total Cash Inflow</b>	270260	438160	674582
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	200,260	418160	654582

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 3 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures











# FAMILY PICTURE

