

Proposed NU Business Name: JAYANTO SHOE STORE



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Fultola Unit,Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAYANTO DAS
Age	:	18-11-1993(25 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Damodor P.O:Damodor P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUSIL A DAS
(iii) Father's name	:	TOPON DAS
(iv) GB member's info	:	Branch: Fultola , Centre # 16(Female), Member ID: 5332/1, Group No: 10 Member since: 06-09-2008 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 37,000 Outstanding loan: 35372/-.
(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. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-873146
Family's Contact No.	:	01915-996024
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUSILA DAS Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAYANTO SHOE STORE
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 3,10,000
Financing	:	Self BDT 2,50,000(from existing business) 81% Required Investment BDT 60,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 10ft= 120 Square ft
Security of the shop	:	1,00,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;kes su,Barmies,Sendel, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Pond is Rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

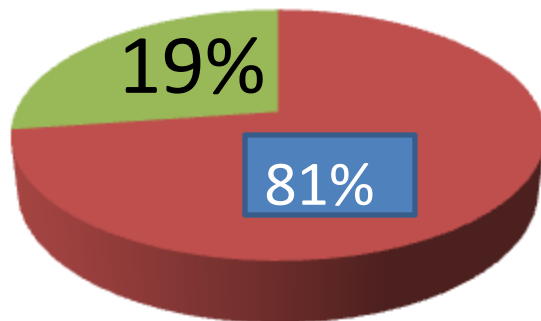
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kes su, Barmies, Sendel, etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
kes su, Barmies, Sendel, etc.	2,560	76,800	921,600
Total variable Expense (B)	2,560	76,800	921,600
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400
Less. Fixed Expense			
Rent		2,300	27,600
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		10,200	122,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Kegs su	45	500	22500	Kes su	0	0	30000	52,500
jenes barmis shose	300	70	21000	jenes barmis shose	0	0	20000	41,000
Ladis barmis shose	200	80	16000	Ladis barmis shose	0	0	10000	26,000
Chamrar sandel jenes	80	450	36000		0	0	0	36,000
Chamrar sandel Ledis	200	120	24000		0	0	0	24,000
Changgaru Sandel	200	80	16000		0	0	0	16,000
Others	0	0	14500				0	14,500
Secerity			100000				0	0
			0		0	0	0	0
			0					
								0
Total			250,000				60,000	310,000

Source of Finance



Entrepreneur Investment:
250,000
Investor Investment:60,000
Total Investment:3,10,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
kes su,Barmies,Sendel, etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
kes su,Barmies,Sendel, etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,300	27,600	27,600	27,600
Electricity Bill		800	9,600	10,080	10,584
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Mobile Bill		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,500	126,000	127,620	250,380
Net Profit (E) [C-D)		19,500	234,000	250,380	146,520
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	234,000	250,380	146,520
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,74,628	4,01,008
	Total Cash Inflow	304,000	4,25,008	5,47,528
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	35372		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	1,29,372	24,000	24,000
3	Net Cash Surplus	1,74,628	4,01,008	5,23,528

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
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

