

## Proposed NU Business Name: **RIYAD SHOE & GARMENT**



Project identification and prepared by: Md. Belal Hossain  
Chagal naiya, feni

Project verified by: Md. Abadot Hossain



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

Name	:	<b>RIYAD MORSHED</b>
Age	:	12 /01 / 1998 ( 20 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	05 Brother 03 Sisters
Address	:	Vill: Matia goda P.O: Chadgazi P.S: Chagalnaiya , 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>PEYARA BEGUM</b>
(iii) Father's name	:	<b>ABUL KASHEM MOJUMDAR</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 01 /(Female), Member ID:6361/1, Group No: 08 Member since: 02-03-2011 ( 07 YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	03 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01837-221022
Mother's Contact No.	:	01849-122222
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PEYARA BEGUM** 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.

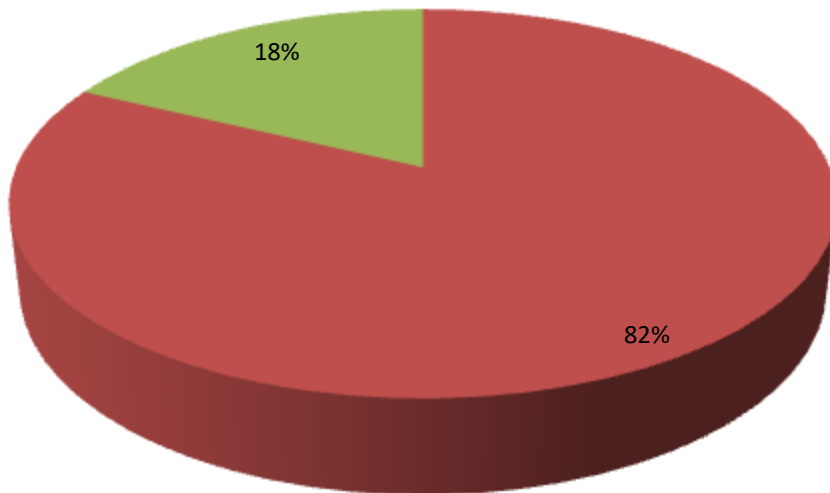
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RIYAD SUU &amp; GARMENT</b>
Location	:	Chadgazi Bazar,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 2,80,000/-
Financing	:	Self BDT 2,30,000/- (From Existing Business) 82% Required Investment Bdt,50,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 10 ft. = 200 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like pants,shirt,heel ,shoe,etc.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li><li>▪He Is Doing His Business In own Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
heel ,shoes,pant,shirt.etc	2700	81000	972000
	0	0	0
<b>Total Sales(A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
heel ,shoes,pant,shirt.etc	2160	64800	777600
<b>Total Variable Expense</b>	<b>2160</b>	<b>64800</b>	<b>777600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		4000	48000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>11600</b>	<b>139200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4600</b>	<b>55200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
heel	100	350	35,000	50	350	17,500	52,500
shoes	200	300	60,000	50	300	15,000	75,000
kes	20	1,400	28,000			0	28,000
pant	20	500	10,000	20	500	10,000	20,000
shirt	20	350	7,000			0	7,000
bybi shirt	40	250	10,000			0	10,000
barmes shoes	0	0	10,000			0	10,000
others			20,000			7,500	27,500
security			50,000			0	50,000
			0			0	0
<b>Total</b>	<b>400</b>	<b>3150</b>	<b>230,000</b>	<b>120</b>	<b>1,150</b>	<b>50,000</b>	<b>280,000</b>



- Entrepreneur's Contribution 230,000
- Investor's Investment 50,000
- Total 280,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
heel ,shoes,pant,shirt.etc	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Less Variable Expense (B)</b>					
heel ,shoes,pant,shirt.etc	2560	76800	921600	967680	1016064
<b>Total Variable Expense</b>	<b>2560</b>	<b>76800</b>	<b>921600</b>	<b>967680</b>	<b>1016064</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19200</b>	<b>230400</b>	<b>241920</b>	<b>254016</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>11600</b>	<b>139200</b>	<b>139780</b>	<b>140369</b>
<b>Net Profit (E)= [C-D]</b>		<b>7600</b>	<b>91200</b>	<b>95760</b>	<b>100548</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	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	<b>Total Cash Inflow</b>	<b>141,200</b>	<b>166,960</b>	<b>247,508</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>71,200</b>	<b>146,960</b>	<b>227,508</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop, Chadgazi bazar, Chagalniya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







