

Proposed NU Business Name: **MS NUPUR SHOE STORE**



Project identification and prepared by: Md. Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NASIR UDDIN
Age	:	21-11-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Dhopaghata, P.O: Dhopaghata, P.S: Mohonpur, 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	:	MST. MOTIJAN BEUYA
(iii) Father's name	:	LATE ALTAB HOSSAIN
(iv) GB member's info	:	Branch: Mougachi, Centre # 14(Female), Member ID: 2576/1, Group No: 07 Member since: 06-09-2012 (04Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 22124
(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	:	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.	:	01820-526741
Mother's Contact No.	:	01730-963416
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOTIJAN BEUYA joined Grameen Bank since 04 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS NUPUR SHOE STORE
Location	:	Dhopaghata bajar, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 625000/-
Financing	:	Self BDT 475000/- (from existing business) 76% Required Investment BDT 150000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12ft= 144 square ft
Security of the shop	:	BDT 1,10,000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Shoe, sandel etc.▪ Average 12% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ The shop is rented.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Ladies & gents shoes	13000	390000	4680000
Total Sales (A)	13000	390000	4680000
Less Variable Expense			
Ladies & gents shoes	11440	343200	4118400
Total variable Expense (B)	11,440	343200	4118400
Contribution Margin (CM) [C=(A-B)	1,560	46800	561600
Less Variable Expense			
Rent		2,500	30000
Electricity bill		200	2400
Transportation		14,000	168000
Salary (self)		5000	60000
Salary(Staff)		14500	174000
Entertainment		300	3600
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		36,900	442800
Net Profit (E)= [C-D]		9,900	118800

Investment Breakdown

Particulars	Existing	Proposed	Total
Gents items Burmese	375,000	90,000	465000
Ladies items burmisee	100,000	60,000	160000
	475,000	150,000	625000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Ladies & gents shoes	14000	420000	5040000	5292000	5556600
Total Sales (A)	14000	420000	5040000	5292000	5556600
Less Variable Expense					
Ladies & gents shoes	11900	357000	4284000	4498200	4723110
Total variable Expense (B)	11,900	357000	4284000	4498200	4723110
Contribution Margin (CM) [C=(A-B)	2,100	63000	756000	793800	833490
Less Variable Expense					
Rent		2,500	15,000	15,000	15000
Electricity bill		400	4800	5000	5000
Transportation		15,000	180,000	182,000	182000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		19500	234000	241000	241000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Mobile bill		400	4800	5000	5000
Total fixed cost (D)		43,100	502,200	511,600	512800
Net Profit (E)= [C-D]		19900	238800	282,200	320690
Investment Payback			60,000	60,000	60,000

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

SR#	<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	150,000		
1.2	Net Profit	238,800	282,200	320690
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		178,800	401000
	Total Cash Inflow	388800	461000	721690
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	
3	Net Cash Surplus	178,800	401000	661690

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

লাইসেন্স নং- ৪৭

তারিখ- ০২/০৮

নাম- ক্রিয়ানন্দ মুখার্জী

পিতা- শ্রীঃ শান্তিরঞ্জন উদ্দিন

পিতৃ-শ্রীঃ আমল কান্ত খৈয়াম

বাস-বাংলাঘাট পোষ্টঃ বাংলাঘাট













FAMILY PICTURE

