

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



Project identification and prepared by: Md. Sirajul Islam (Rasal)  
Kaliakor unit ,Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD: JAHIDUL ISLAM</b>
Age	:	11-03-1989 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmerried
Children	:	Not Applicable
No. of siblings:	:	01 Brothers, 01 Sisters.
Address	:	Vill: Vannara P.O: Mouchak, P.S: Kaliakor , Dist: Gazipur.
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>SULTANA BEGUM</b>
(iii) Father's name	:	<b>SHAK MUNNU</b>
(iv) GB member's info	:	Branch: Vanga, Foridpur , Centre # 73 (Female), Member ID: 6044, Group No: 01 Member since: 19/08/1996 to 21/02/2006 (10 Years) First loan: BDT 5000 /- Outstanding loan: Nill
Further Information:		
(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	:	03 years experience in running business. He has 10 Years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-831014
Family's Contact No.	:	01918-490957
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.kaliakor unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SULTANA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	JAHID SHO STORE
Location	:	Vannara Bazar,Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 1,92,000/-
Financing	:	Self BDT 1,22,000/- (from existing business) 64% Required Investment BDT 70,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 20 ft= 120 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shoes item .</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing no employee.</li><li>▪After getting equity fund 1 employee will be appointed.</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)

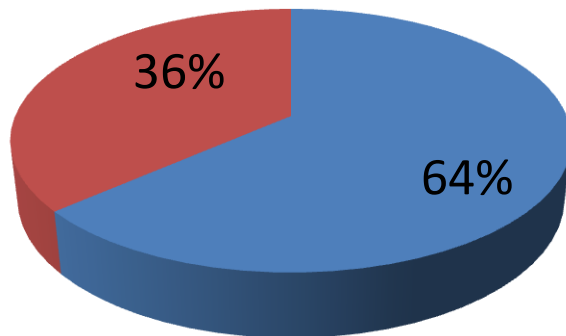
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shoe item	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Shoe item	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Gard		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,250</b>	<b>99,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,750</b>	<b>117,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shoe	2,800	60,000	62,800
janes sandel	17,500	0	17,500
Barmij Sandel	10,800	0	10,800
Ledis Sandel	22,000	0	22,000
Ledis Barmis Samdel	10,200	0	10,200
Ledis Hill	17,200	0	17,200
small Sandel	32,500	0	32,500
Small barmis sandel	9,000	0	9,000
Others	0	10000	10,000
<b>Total</b>	<b>122,000</b>	<b>70,000</b>	<b>192,000</b>

## Source of Finance

■ Entrepreneur's contibution 122000   ■ Investor's Investment 70,000   ■ Total 192000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
Gosary Item	2,800	84,000	1,008,000	1,058,400
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>
<b>Less. Variable Expense</b>				
Gosary Item	2,050	61,500	738,000	774,900
<b>Total variable Expense (B)</b>	<b>2,050</b>	<b>61,500</b>	<b>738,000</b>	<b>774,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		300	3,600	3,600
Transportation		700	8,400	8,400
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary (sttaf)		0	0	0
Salary (self)		5,000	60,000	60,000
<b>Gard</b>		200	2400	2,400
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>8,600</b>	<b>103,200</b>	103,200
<b>Net Profit (E) [C-D]</b>		<b>13,900</b>	<b>166,800</b>	180,300
<b>Investment Payback</b>			<b>42,000</b>	42,000



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	166,800	180,300
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		124,800
	<b>Total Cash Inflow</b>	<b>236,800</b>	<b>305,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,800</b>	<b>263,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: Family:0 Others:01  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience; 10 years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



001937831014







2014  
LONESTAR SHOOTOUT  
CHAMPIONSHIP  
State Finals





38730110114















2014  
LEWESTAR SHOOTOUT  
State Finals  
TUESDAY





Handwritten text on a blue vertical sign, possibly a name or address, written in white ink.





2014  
LOVE STAR SHOOTOUT  
State Finals  
TODAY









# FAMILY PICTURE

