

Proposed NU Business Name: **AKHI SHOES**



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAKIB HOSSEN
Age	:	17-08-1994 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	03 Brothers 1 Sister
Address	:	Vill: Miahati, P.O: Galimpur, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINA BEGUM
(iii) Father's name	:	MD. AKBAR ALI SHEKH
(iv) GB member's info	:	Branch: Komorgonj, Centre # 13 (Female), Member ID: 4855/2, Group No: 07 Member since: 01/01/1991 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 45,000/- Outstanding loan: BDT 33,670/-
(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	:	Seven years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-505019
Mother's Contact No.	:	01913-407958
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA BEGUM joined Grameen Bank since 26 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKHI SHOES
Location	:	Komorgonj kheyaghat, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 3,20,000(from existing business) 81% Required Investment BDT 60,000(as equity) 19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15 ft= 375 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Burmese Sandal,Ladies hill,Baby Shoes etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

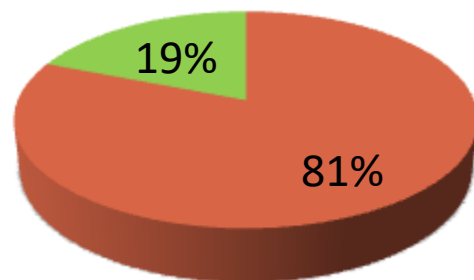
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoe Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Shoe Item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		9,400	1,12,800
Net Profit (E) [C-D]		8,600	1,03,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Burmese shoes	250	120	30,000	250	120	30,000	60,000
Chatty Shoes	250	200	50,000	0	0	0	50,000
Ladies Shoes	100	200	20,000	100	200	20,000	40,000
Baby Shoes	100	50	5,000	200	50	10,000	15,000
Other Shoes			15,000			0	15,000
Security			2,00,000				2,00,000
Total			3,20,000			60,000	3,80,000

0% Source of Finance



- Entrepreneur's Contribution's :- 2,20,000
- Investor Investment's :- 60,000
- Total :- 3,80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Shoe Item	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Total Sales (A)	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Less. Variable Expense					
Shoe Item	3,360	1,00,800	12,09,600	12,70,080	13,33,584
Total variable Expense (B)	3,360	1,00,800	12,09,600	12,70,080	13,33,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	3,02,400	3,17,520	3,33,396
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6500	7,000
Transportation		1,500	18,000	19,000	20,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		9,700	1,16,400	1,18,000	1,19,500
Net Profit (E) [C-D]		15,500	1,86,000	1,99,520	2,13,896
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	60,000		
1.2	Net Profit	1,86,000	1,99,520	2,13,896
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,62,000	3,37,520
	Total Cash Inflow	2,46,400	3,61,520	5,51,416
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,62,000	3,37,520	5,27,416

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; Komorgonnj Kheyaghat,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















