

Proposed NU Business Name: **VAI VAI SHOES STORE**



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Project verified by: MD.Samsul arifin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUSHNTO CHANDRA DAS
Age	:	10-11-1989 (29 Years)
Education, till to date	:	Class - Five
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers, 04 Sisters
Address	:	Vill:Bagori Reshipara , P.O: , P.Bagori, :Keranigonj , 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	:	LATE.SULTA RANI
(iii) Father's name	:	SUBOD CHANDRA DAS
(iv) GB member's info	:	Branch:Taberia , Centre # 02(Female), Member ID: 1087/2 , Group No: 01 Member since: 02-03-1994-2006 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-234716
Father's Contact No.	:	01749-107443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.SULTA RANI joined Grameen Bank since 12 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

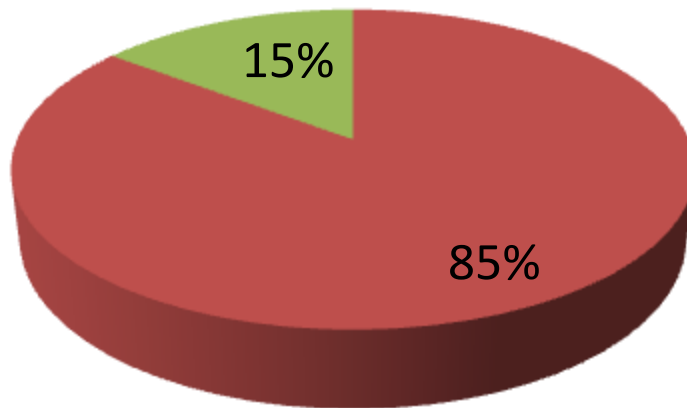
Business Name	:	VAI VAI SHOES STORE
Location	:	Posta Bazar,Bagori,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT 3,40,000
Financing	:	Self BDT 2,90,000 (from existing business) 85% Required Investment BDT 50,000 (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT -5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪He run the business like as Shoes.▪Average 25% gain on sale.▪The business is operating by entrepreneur and no employees.▪The shop is rented.▪Collects goods from Bonkshal .▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Ladies Shoes,Gent shoes,Sendel ETC	1600	48000	576000
Total Sales(A)	1600	48000	576000
Less Variable Expense (B)			0
Ladies Shoes,Gent shoes,Sendel ETC	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7800	93600
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ladies Shoes	350	250	87,500	200	120	24,000	111,500
Gent Shoes	250	200	50,000	200	100	20,000	70,000
Security			30,000			0	30,000
Others			122,500			6,000	128,500
			0			0	0
	600	450	290,000	400	220	50,000	340000

Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 50,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Ladies Shoes,Gent shoes,Sendel ETC	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Ladies Shoes,Gent shoes,Sendel ETC	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7800	93600	94000	94400
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

