

Proposed NU Business Name: **APPLE SHOE STORE**



Project identification and prepared by: Md Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. APPLE MAHMUD
Age	:	07-07-1989 (28 Years)
Education, till to date	:	Degree Runing
Marital status	:	Unarried
Children	:	NILL
No. of siblings:	:	02 Brother and 02 Sister
Address	:	Vill: Gosa, P.O:Gosa, P.S:Mohanpur 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. SAMIMA
(iii) Father's name	:	MD. AFSAR ALI
(iv) GB member's info	:	Branch: Rayghaty Mohanpur, Centre # 109 (Female), Member ID: 4908, Group No: 08 Member since: 2008- Runing (9Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 9,440/=
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-445298
Mother's Contact No.	:	01714-502534
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAMIMA joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	APPLE SHOE STORE
Location	:	Gosa Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft = 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoe item .▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing employees. After getting equity fund employee will be appointed.▪The shop is owned.▪Collects goods from Nouhata, Rajshahi.▪Agreed grace period is 3 months.

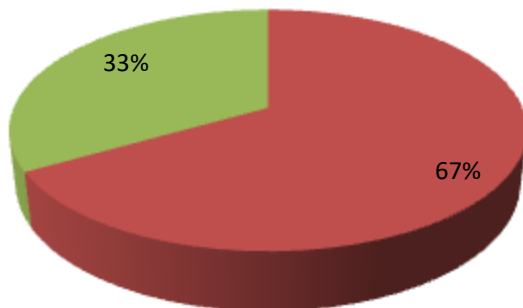
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoe Item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Shoe Item	1,500	45,000	5,40,000
Total variable Expense (B)	1,500	45,000	5,40,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Guard		200	2,400
Salary (staff)			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gents Item	500	80	40,000	300	80	24,000	64,000
Ladis Item	300	80	24,000	300	80	24,000	48,000
Children Item	300	40	15,000	-	-	-	15,000
Others Item	-	-	21,000	-	-	2,000	4,100
Scurity Of Shop			50,000				
Total	1100		1,00,000	600		50,000	1,50,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shoe Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Shoe Item	2,250	67,500	8,10,000	8,50,500	8,93,025
Total variable Expense (B)	2,250	67,500	8,10,000	8,50,500	8,93,025
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	23,000
Entertainment		400	4,800	5,000	5,500
Guard		200	2,400	2,400	2,400
Salary (staff)					
Bank Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,500	1,02,000	1,04,600	1,09,100
Net Profit (E) [C-D]		14,000	1,68,000	1,78,900	1,88,575
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,68,000	1,78,900	1,88,575
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,48,000	3,06,900
	Total Cash Inflow	2,18,000	3,26,900	4,95,475
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,48,000	3,06,900	4,75,475

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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









FAMILY PICTURE