

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE SHOPON RABI DAS
Age	:	06-10-1986(31 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers
Address	:	Vill: Rayed, P.O: Rayed-1743, P.S: Kapashia, 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	:	RINA RANI RABI DAS
(iii) Father's name	:	LATE SREE AKALU RABI DAS
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 8783, Group No: 07 Member since: 15/07/1997 to 2017 (20 Years) First Loan: BDT 10,000 /-, Existing Loan: 34,470/- Outstanding Loan: 6,780/-
Further Information:		
(v) Who pays GB loan installment	:	Self & Brother
(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.)	:	Yes
Business Experiences and Training Info	:	15 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-569900
Family's Contact No.	:	01766-082214
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA RANI RABI DAS joined Grameen Bank since 20 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHUSHMA SHOE STORE
Location	:	Hailjor Bazar, Kapashia
Total Investment in BDT	:	BDT 145,500/-
Financing	:	Self BDT 95,500/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Sandall's Sole, Rubber, Leather, Pesting, Dais etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is own.▪Collects goods from Bangshal, Dhaka .▪Agreed grace period is 3 months.

Existing Business

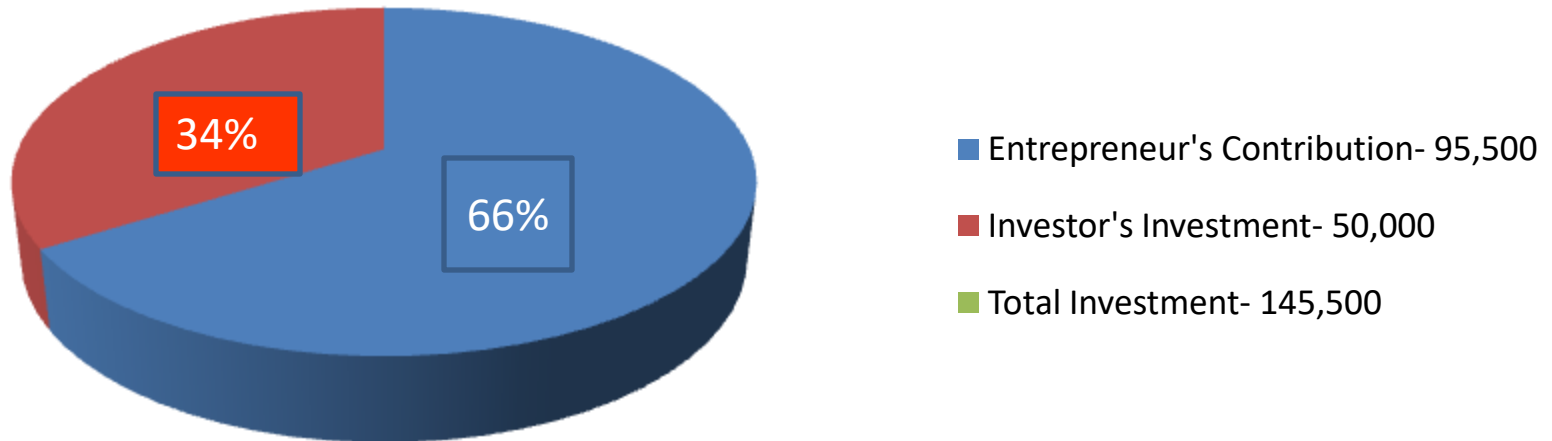
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Sandall's Sole, Rubber, Leather, Pesting, Dais etc.		70,000	840,000
Total Sales (A)		70,000	840,000
Less. Variable Expense			
Sandall's Sole, Rubber, Leather, Pesting, Dais etc.		49,000	588,000
Total variable Expense (B)		49,000	588,000
Contribution Margin (CM) [C=(A-B)]		21,000	252,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		350	4,200
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		11,300	135,600
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Alvi Sole	6 Pairs	2,100	12,600	3 Pairs	2,100	6,300	18,900
Prime Sole	10 P	750	7,500	20 P	750	15,000	22,500
Eva Sole	3 Pairs	900	2,700	6 Pairs	900	5,400	8,100
Bunas Rubber	20 P	380	7,600	40 P	380	15,200	22,800
Leather	-	-	15,000	-	-	8,100	23,100
Gum	3 Litre	2,700	8,100	-	-	-	8,100
Dais	12 Pairs	3,500	42,000	-	-	-	42,000
Total			95,500			50,000	145,500

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Sandall's Sole, Rubber, Leather, Pesting, Dais etc.		95,000	1,140,000	1,197,000	1,256,850
Total Sales (A)		95,000	1,140,000	1,197,000	1,256,850
Less. Variable Expense					
Sandall's Sole, Rubber, Leather, Pesting, Dais etc.		66,500	798,000	837,900	879,795
Total variable Expense (B)		66,500	798,000	837,900	879,795
Contribution Margin (CM) [C=(A-B)]		28,500	342,000	359,100	377,055
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,600	7,200
Transportation		1,200	14,400	16,800	19,200
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Guard		350	4,200	4,560	4,800
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		11,550	138,600	142,420	146,000
Net Profit (E) [C-D]		16,950	203,400	216,680	231,055
Investment Payback			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	203,400	216,680	231,055
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		183,400	380,080
	Total Cash Inflow	253,400	400,080	611,135
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	183,400	380,080	591,135

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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

