

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



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FAHIM FOYSAL
Age	:	02-10-1996(21Years)
Education, till to date	:	Honurs 1 st Year
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Chargat , P.o- Chargat P.S: Chargat 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. SABINA SULTANA
(iii) Father's name	:	MD. TOHIDUR ROHOMAN
(iv) GB member's info	:	Branch: Chargat, Centre # 73 (Female) Member ID: 9555, Group No: 04 Member since: 03-08-2010(07Years) First loan: BDT – 5,000/-
Further Information:		Existing Loan: BDT 126,000/-, Outstanding loan: BDT109,368/-
(v) Who pays GB loan installment	:	Fathers
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Business
Other Own/Family Sources of Liabilities	:	Mango Business
Entrepreneur Contact No.	:	01713-704272
Brother's Contact No.	:	01713-704272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SABINA SULTANA joined Grameen Bank since 07 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	:	MASTER SHOE STORE
Location	:	Charghat Bazaar,Rajshahi .
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Man & Female Shoe.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Own .▪Agreed grace period is 3 months.

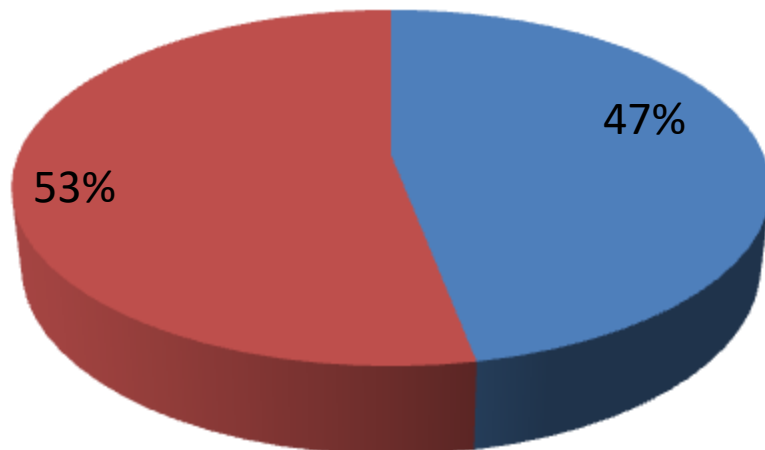
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Man & Female Shoe	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Man & Female Shoe	2,300	69,000	828,000
Total variable Expense (B)	2,300	69,000	828,000
Bkash+Flexi Day Income-1300	1,300	39,000	468,000
	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		800	9,600
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (Staf)		7,000	84,000
Entertainment		200	2,400
Guard		150	1,800
Bank Charge		100	1,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Man Shoe (100x200)	20,000	25,000	45,000
Female Shoe (100x200)	20,000	25,000	45,000
Others	5,000		5,000
Security of Shop		0	0
Total	45,000	50,000	95,000

Source of Finance



■ Intreprenuer's Contibution 45,000

■ Investor's Investment 50,000

■ Total 95,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Man & Female Shoe	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Man & Female Shoe	2,700	81,000	972,000	1,020,600	1,071,630
Total variable Expense (B)	2,700	81,000	972,000	1,020,600	1,071,630
Cash+Flexi Day Income-1400	1,400	42,000	504,000	529,200	555,660
	300	9,000	108,000	113,400	119,070
Contribution M. (CM) [C=(A-B)	1,700	51,000	612,000	642,600	674,730
Less. Fixed Expense					
rent		0	0	0	0
Electricity Bill		800	9,600	10,000	11,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Senator		7,000	84,000	85,000	86,000

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	445,800	473,300	501,530
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		425,800	879,100
	Total Cash Inflow	495,800	899,100	1,380,630
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	425,800	879,100	1,360,630

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

