

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



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name : **MD:NIZAM UDDIN**
Age : 10-02-1983 (34 Years)
Education, till to date : Class Ten
Marital status : Married
Children : 03 Sons
No. of siblings: : 05Brothers,01 Sisters
Address : Vill: Yearpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, Dist: Feni.

Parent's and GB related Info

(i) Who is GB member : Mother Father
(ii) Mother's name : **MASUDA BEGUM**
(iii) Father's name : **MD:ABUL HASAM**
(iv) GB member's info : Branch: Eaqubpur, Dagonvuiyan, Centre # 15(Female),
Member ID: 3421, Group No: 04
Member since: 1/01/21998 to 2004 till (6Years)
First loan: BDT 2,000

Further Information:

(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
Existing Loan: BDT 50,000, Outstanding loan:Nil

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	0years experience in running business. 12 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01752660464
Family's Contact No.	:	01838343219
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

MASUDA BEGUM joined Grameen Bank since 06 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

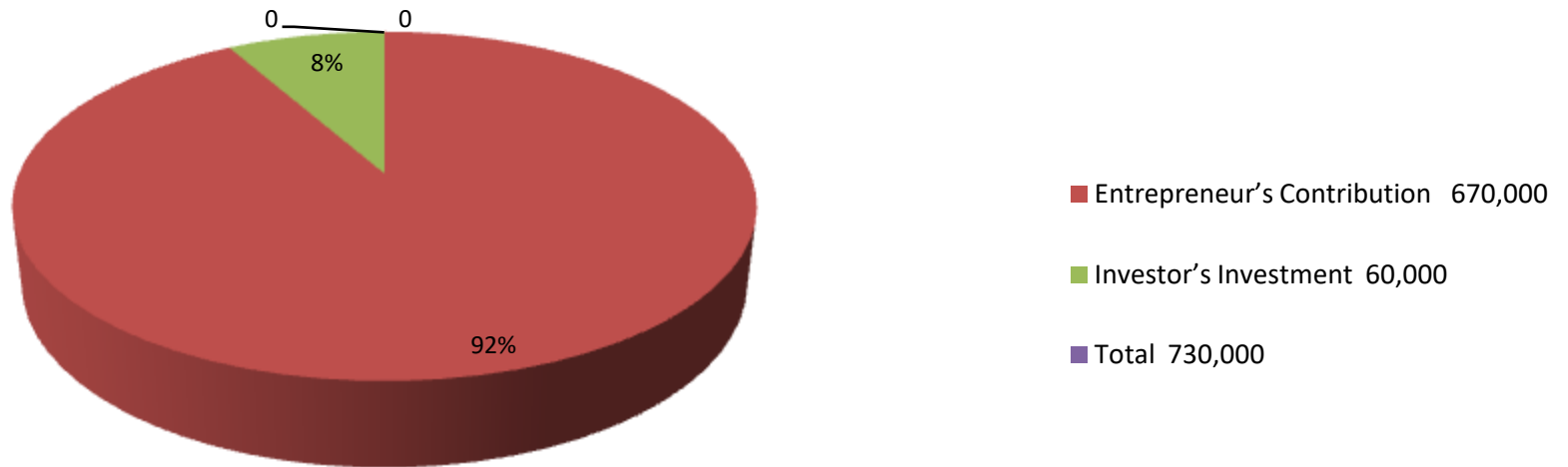
Proposed Nobin Udyokta Business Info

Business Name	:	MADINA SHOES STORE
Location	:	Fazilayer gat road, Dagonbhuyain, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 670,000/-(from existing business) 92% Required Investment BDT 60,000/-(as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 300,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoes item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees.▪One will be appointed after receiving equity money▪The shop is Rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoes item etc	5,000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Shoes item etc	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)	1000	30000	360000
less fixed exp.			
Rent		5000	60000
Electricity bill		700	8400
Transportation		3000	36000
Salary (self)		5000	60000
Salary(staff)		6000	72000
Entertainment		200	2400
Gird		50	600
Generator		150	1800
Mobile bill		700	8400
total fixed cost (D)		20800	249600
Nit profit		9200	110400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Jentes Shoes	500	300	150000	0	0	30000	180000
Ladies Shoes	250	200	50000	0	0	30000	80000
Baby Shoes	0	0	100000	0	0	0	100000
Barmish Shoes	0	0	50000	0	0	0	50000
Others	0	0	20000	0	0	0	20000
Security	0	0	300000	0	0	0	300000
Total	0	0	670000	0	0	60000	730000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shoes item etc	6200	186000	2232000	2343600	2460780
Total Sales (A)	6200	186000	2232000	2343600	2460780
less variable Expenses					
Shoes item etc	4960	148800	1785600	1874880	1968624
Total variable Expenses (B)	4960	148800	1785600	1874880	1968624
Contribution Margin (CM)= (A-B)	1240	37200	446400	468720	492156
Less Fixed Expenses					
Rent		5000	60000	60000	60000
Electricity bill		1000	12000	12500	13000
Transportation		3500	42000	42500	43000
Salary (self)		5000	60000	60000	60000
Salary(staff)		11000	132000	132000	132000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		900	10800	11000	11200
Total Fixed Cost		26800	321600	322800	324000
Net Profit (E) (C-D)		10400	124800	131040	137592
Investment Payback			24000	24000	24000

Cash flow projection on business plan (rec. & Pay)

SR#	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	124800	131040	137592
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,800	207,840
	Total Cash Inflow	184,800	231,840	345,432
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	100,800	207,840	321,432

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :12 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

