



Proposed NU Business Name : **nila shoe store**

Business Category : **Shopkeeping, Shoe Shop**



Business Proposal Identified & Prepared by : **Shahazad Hossain, Unit Incharge Dhonbari, Tangail,Zone 01.**

Business Proposal Verified by : **Md. Shahadat Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	md.mosharaf hossain Vill: Islampur , Union: Dhanbari, District: Tangail
Age	:	35 years
Marital Status	:	Married
Children	:	1 (One) Son
No. of siblings	:	2 (Two) Brothers and 1 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	mst. monura begum
(iii) Father's name	:	md. asaduzzaman
(iv) GB member's info	:	Branch: Chalas Madhupur, Donbari, Centre # 30 Loan no.: 2632, Member since 26 June 2010 First loan: Tk. 3,000 Last loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Shopkeeper
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 10 (Ten) year(s) of experience in running his own business. He started the business with BDT 250,000 (Two Lac Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 25,000 Mother's occupation: Housewife Developments from entrepreneur's current business are Land Lease, Child education development, Investment in existing business etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01749343024
NU's NID/Birth Certificate No.	:	৯৩২২৫০২৪০২৬৯৪
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

■ mst. monura begum was a GB member from 26 June 2010 to 14 April 2015, at first she took GB loan BDT 3,000 (Three Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>nila shoe store</i>
Address/ Location	:	dhanbari somobai marker
Total Investment Required in BDT	:	Tk. 532,000
Financing	:	Self Tk. 472,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 25%
(ii) Estimated % of proposed gross profit margin	:	From Product 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
Total Sales/commission (A)	4,000	120,000	1,440,000
Less: Cost of Sales			
Cost of Product(s)	3,000	90,000	1,080,000
Total Cost of Sales and Services (B)	3,000	90,000	1,080,000
Gross Profit (C) [C=(A-B)]	1,000	30,000	360,000
Less: Operating Cost			
Shop Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation Expense		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		200	2,400
Mobile Bill		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		8,300	99,600
Net Profit (C-D)		21,700	260,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (security, Others Item, Gents Shoe, Ladies Shoe, Different Types Of Shoes item (ladies, gents & kids), Shoe etc.)	Investment in products (Different Types Of Shoes item (ladies, gents & kids) etc.)	472,000	60,000	532,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		472,000	60,000	532,000

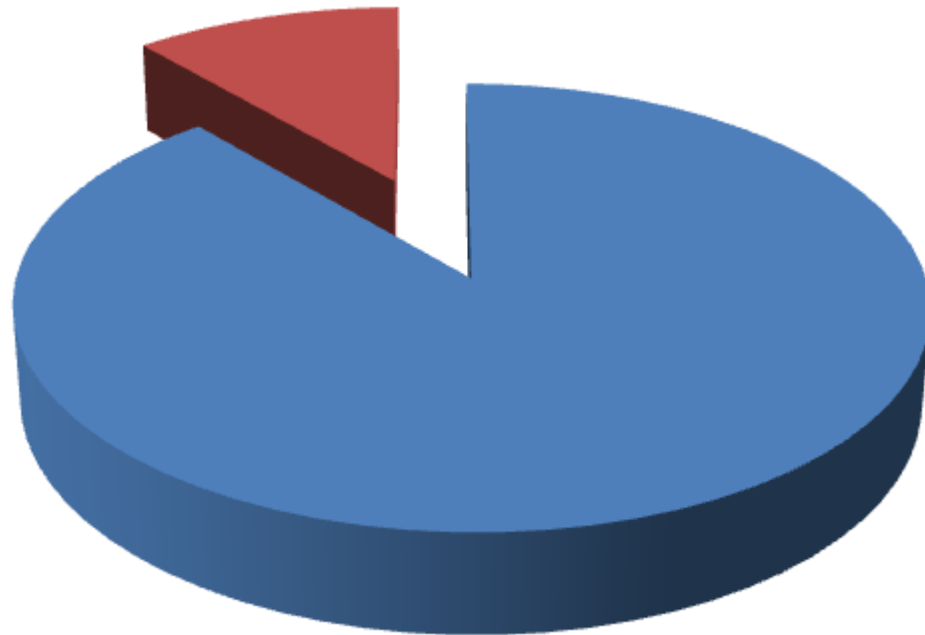
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 472,000 (88%)

■ GSSB's Investment BDT 60,000 (12%)

■ Total Capital BDT 532,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	1,984,680
Total Sales/commission (A)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	1,984,680
Less: Cost of Sales									
Estimated cost of Product(s)	3,750	112,500	1,350,000	3,938	118,140	1,417,680	4,135	124,050	1,488,600
Est. Total Cost of Sales and Services (B)	3,750	112,500	1,350,000	3,938	118,140	1,417,680	4,135	124,050	1,488,600
Gross Profit (C) [C=(A-B)]	1,250	37,500	450,000	1,312	39,360	472,320	1,378	41,340	496,080
Less: Operating Cost									
Shop Rent		2,000	24,000		2,200	26,400		2,420	29,040
Electricity Bill		500	6,000		550	6,600		605	7,260
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Mobile Bill		500	6,000		550	6,600		605	7,260
Entertainment Expenses		300	3,600		330	3,960		363	4,356
Transportation Expense		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		364	3,276		364	4,368		364	4,356
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		9,164	108,876		10,044	120,528		11,012	132,132
Net Profit (C-D)		28,336	341,124		29,316	351,792		30,328	363,948
Retained Income			341,124			692,916			1,056,864

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	344400	356160	368124
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	324762	654738
	Total Cash Inflow	404400	680922	1022862
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	19638	26184	26178
	Total Cash Outflow	79638	26184	26178
3.0	Total Cash Surplus	324762	654738	996684

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (10 Years)

WEAKNESS

- Electricity problem;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures

