

Proposed NU Business Name: **MAYER DOYA SHOE STORE**



Project identification and prepared by: Abul Khayer,
Dhigor Unit, Tangail

Project verified by: Md Rafiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JAHANGIR ALOM
Age	:	22-07-1996 (20 Years)
Education, till to date	:	Class Four
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sisters
Present Address		Vill: Uttor Kalihati P.O: Kalihati P.S: Kalihati Dist: Tangail
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. JASNA BEGUM
(iii) Father's name	:	Late. RAHMAN SAWDAGOR
(iv) GB member's info	:	Branch: Bramnshason Centre # 69(Female), Member ID: 6979/1, Group No: 05 Member since: 20-03-2010 (05 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 23,012
(v) Who pays GB loan installment	:	Two Sons No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Two years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Brothers Income From Track Driving
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-853783
Brother Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Jasna Begum is a member of Grameen Bank since 05 years. At first she took 10,000 taka loan from Grameen Bank. Mst. Jasna Begum gradually took loan from GB. Utilize loan in Son Business. She made three tin shed house, purchase 10 decimal land, install a tube-well & proper sanitation system.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOYA SHOE STORE
Location	:	Hamidpur Bazar, Ghatail, Tangail.
Total Investment in BDT	:	1,70,000 taka
Financing	:	Self BDT 70,000 (from existing business) 41% Required Investment BDT 1,00,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Different Types of Shoe like, Male Lather Shoe, Ladies Shoe ,Barmiz, Male and Female Slipper, Ladies Hill, Plastic Slipper etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed▪Collects goods from Tangail & Dhaka Bangobazar▪The shop is rented.▪Agreed grace period is 4 months.

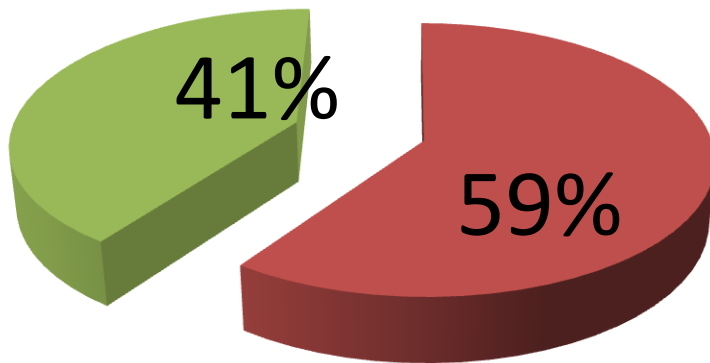
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Different Types of Shoe like: Male Lather Shoe, Ladies Shoe ,Barmiz, Male and Female Slipper, Ladies Hill, Plastic Slipper etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Different Types of Shoe like: Male Lather Shoe, Ladies Shoe ,Barmiz, Male and Female Slipper, Ladies Hill, Plastic Slipper etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Mobile Bill		600	7,200
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D)		7,500	90,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Different Types of Shoe like: Male Lather Shoe, Ladies Shoe ,Barmiz, Male and Female Slipper, Ladies Hill, Plastic Slipper etc.	50,000	1,00,000	1,50,000
Fan	1,000	-	1,000
Rack	9,000	-	9,000
Security	10,000	-	10,000
Total	70,000	1,00,000	1,70,000

Source of Finance



➔ Entrepreneur Contribution: 70,000

➔ Investor Investment : 1,00,000

➔ Total Investment : 1,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Different Types of Shoe like: Male Lather Shoe, Ladies Shoe ,Barmiz, Male and Female Slipper, Ladies Hill, Plastic Slipper etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Different Types of Shoe like: Male Lather Shoe, Ladies Shoe ,Barmiz, Male and Female Slipper, Ladies Hill, Plastic Slipper etc.	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		850	10,200	10,500	11,000
Transportation		800	9,600	14,000	16,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,000	5,300
Non Cash Item					
Depreciation		92	1,100	1,100	1,100
Total Fixed Cost		12,242	146,900	152,200	155,500
Net Profit (E) [C-D)		14,758	177,100	188,000	201,710
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	177,100	188,000	201,710
1.3	Depreciation (Non cash item)	1,100	1,100	1,100
	Opening Balance of Cash			
1.4	Surplus		138,200	287,300
	Total Cash Inflow	278,200	327,300	490,110
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	138,200	287,300	450,110

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 02 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
Local competitors;

Pictures









Handwritten text in a non-Latin script, likely Urdu or Persian. The text is organized into several paragraphs and lists, some with numbered points. There are some vertical markings on the right side of the page.

Form with Table and Fields

...	...
...	...
...	...
...	...
...	...
...	...
...	...
...	...

Below the table is a signature line and a stamp.

Form with Text Fields

...

...

...

...

...

...

...

...

...