

# Proposed NU Business Name: **ROYAL SHOE STORE**



Project identification and prepared by: Shahabuddin,  
Mohonpur Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ROYAL ALI</b>
Age	:	23-02-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Basonta kedar P.O: Basonta kedar P.S: Mohonpur, 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	:	<b>MST. FULJAN BEGUM</b>
(iii) Father's name	:	<b>MD. SHUKKUR ALI</b>
(iv) GB member's info	:	Branch: Mougachi, Mohonpur, Centre # 9(Female), Member ID: 7226/2, Group No: 12 Member since: 02-2-2010 (06Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 39500, Outstanding loan: BDT 28060
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773148003
Mother's Contact No.	:	01849715843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MST. FULJAN BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROYAL SHOE STORE</b>
Location	:	Keshorhat Bazar, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 224,000/-
Financing	:	Self BDT 1,44,000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 8ft= 80square ft
Security of the shop	:	BDT 60,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; shoe, sandal etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Siddik Bazar, Dhaka, Noyhata.</li><li>▪Agreed grace period is 3 months.</li></ul>

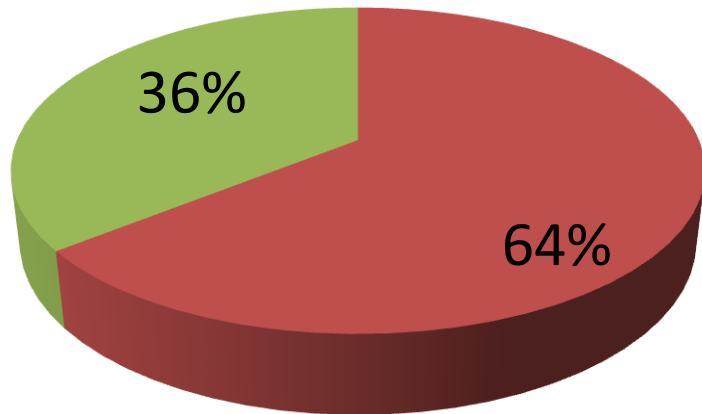
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shoe & Sandal	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Shoe & Sandal	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,667	20,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		300	3,600
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>9,567</b>	<b>26,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,233</b>	<b>175,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gents Leather Shoe (40 x 2625 x )	105,000	30,000	135,000
Gents Keds ( 2 x 5000)	10,000	0	10,000
Ladies Leather Shoe (8 x 3000)	24,000	0	24,000
Gents Shoe (1 x 5000)	5,000	0	5,000
Ladies Sandal (10 x 3000)	0	30,000	30,000
Kids Sandal	0	20,000	20,000
<b>Total</b>	<b>144,000</b>	<b>80,000</b>	<b>224,000</b>

## Source of Finance



- Entrepreneur's Contribution 144,000
- Investor's Investment 80,000
- Total 224,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Shoe & Sandal	4,250	127,500	1,530,000	1,606,500
<b>Total Sales (A)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>
<b>Less. Variable Expense</b>				
Shoe & Sandal	3,400	102,000	1,224,000	1,285,200
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>850</b>	<b>25,500</b>	<b>306,000</b>	<b>321,300</b>
<b>Less. Fixed Expense</b>				
Rent		1,667	20,000	20,000
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		3,000	36,000	38,000
Entertainment		300	3,600	4,000
Guard		100	1,200	1,500
<b>Total Fixed Cost</b>		<b>10,667</b>	<b>128,000</b>	<b>131,500</b>
<b>Net Profit (E) [C-D]</b>		<b>14,833</b>	<b>178,000</b>	<b>189,800</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	178,000	189,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		130,000
	<b>Total Cash Inflow</b>	<b>258,000</b>	<b>319,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,000</b>	<b>271,800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# FAMILY PICTURE

