

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



Project identification and prepared by: Md. Sirajul Islam,
Ghatail Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SUMON
Age	:	04-03-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kokdohora, P.O: Jahidgonj, P.S: Ghatail, 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. SHOMLA BEGUM
(iii) Father's name	:	MD. MINHAJ UDDIN
(iv) GB member's info	:	Branch: Beldoho Ghatail, Centre # 51(Female), Member ID: 4833/1, Group No: 03 Member since: 19-05-2003 (13 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 150000, Outstanding loan: 110000
(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

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	:	10 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.	:	01670-780375
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHOMLA BEGUM joined Grameen Bank since 13 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON SHOE STORE
Location	:	Brammonshason bajar,Ghatail
Total Investment in BDT	:	BDT 730000/-
Financing	:	Self BDT 480,000/-(from existing business) 66% Required Investment BDT 250,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 440 square ft
Security of the shop	:	BDT 100000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoe, sandal etc.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Tangail, Dhaka▪Agreed grace period is 3 months.

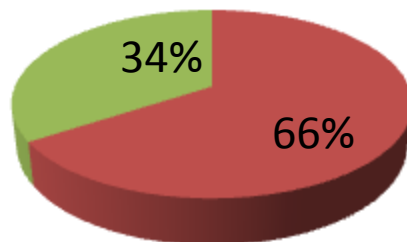
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shoe & Sandal	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Shoe & Sandal	4000	120000	1440000
Total variable Expense (B)	4,000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		4,100	49200
Electricity bill		500	6000
Transportation		4,000	48000
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		500	6000
Guard		400	4800
Generator		0	0
Mobile bill		400	4800
Total fixed cost (D)		19,900	238800
Net Profit (E)= [C-D]		10,100	121200

Investment Breakdown

Particulars	Existing	Proposed	Total
Sandal	340,000	100,000	440000
Shoe	97,000	130,000	227000
Barmeese	21,400	20,000	41400
Slipper	14,400	0	14400
Sponge	7,200	0	7200
	480,000	250,000	730000

Source of Finance



- Entrepreneur's Contribution 480,000
- Investor's Investment 250,000
- Total 730,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shoe & Sandal	6800	204000	2448000	2570400	2698920
Total Sales (A)	6800	204000	2448000	2570400	2698920
Less Variable Expense					
Shoe & Sandal	5440	163200	1958400	2056320	2159136
Item					
Total variable Expense (B)	5,440	163200	1958400	2056320	2159136
Contribution Margin (CM) [C=(A-B)	1,360	40800	489600	514080	539784
Less Variable Expense					
Rent		4,100	15,000	15,000	15000
Electricity bill		700	8400	8600	8800
Transportation		4,000	48,000	48,000	48000
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		400	4800	5000	5200
Mobile bill		500	6000	6200	6400
Total fixed cost (D)		20,200	208,200	208,800	209400
Net Profit (E)= [C-D]		20600	247200	305,280	330384
Investment Payback			1,00,000	1,00,000	1,00,000

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

SR#	<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	250,000		
1.2	Net Profit	247,200	305,280	330384
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147,200	352480
	Total Cash Inflow	497200	452480	682864
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350,000	100000	
3	Net Cash Surplus	147,200	352480	582864

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

Pictures

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সহযোগিতায় গ্রামীন শক্তি সনাক্তিক হলদে সি।

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FAMILY PICTURE