

Proposed NU Business Name: **PAADUKA BAZAR**



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Project verified by: MD. Mujaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. SAHID HOSSEN |
| Age | : | 17-09-1984(32 Years) |
| Education, till to date | : | CLASS VIII |
| Marital status | : | Married |
| Children | : | 1 SON 1 DAUGHTER |
| No. of siblings: | : | 3 Sisters |
| Address | : | Vill: Katnar para, P.O: Bogra, P.S: Bogura Sadar, Dist: Bogra |
| 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. SAHIDA BEGUM |
| (iii) Father's name | : | MD. MOSHARRAF HOSSEN |
| (iv) GB member's info | : | Branch: Ebuliya, Bogra, Centre # 74(Female), Member ID: 6914/2; No:04 Member since: 01-03-13(03 Years) First loan: -10000 taka. |
| Further Information: | | Existing Loan: BDT 20000, Outstanding loan: BDT 12768 |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 11 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. | : | 01712-452223 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHIDA BEGUM joined Grameen Bank since 04 years ago. At first she took 10000-taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | PAADUKA BAZAR |
| Location | : | Churipotti market |
| Total Investment in BDT | : | BDT 2,60,000/- |
| Financing | : | Self BDT 1,60,000/-(from existing business) 62% Required Investment BDT 1,00,000/-(as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 05 ft x 06 ft= 30 square ft |
| Security of the shop | : | BDT 50000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; sandal, shoe etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

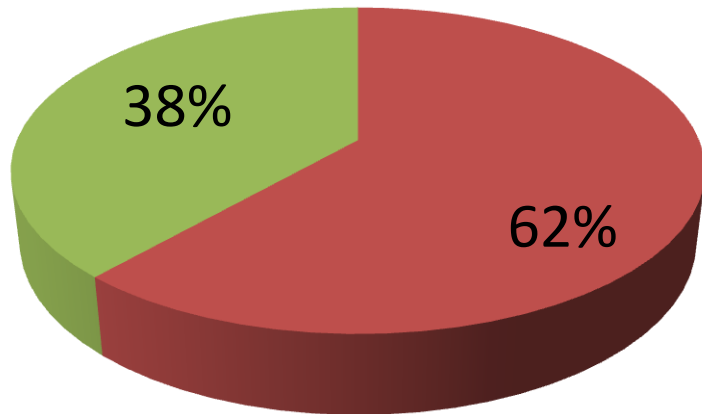
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Shoes | 2,950 | 88,500 | 1,062,000 |
| Total Sales (A) | 2,950 | 88,500 | 1,062,000 |
| Less. Variable Expense | | | |
| Shoes | 2,360 | 70,800 | 849,600 |
| Total variable Expense (B) | 2,360 | 70,800 | 849,600 |
| Contribution Margin (CM) [C=(A-B)] | 590 | 17,700 | 212,400 |
| Less. Fixed Expense | | | |
| Rent | | 3,000 | 36,000 |
| Electricity Bill | | 600 | 7,200 |
| Mobile Bill | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 500 | 6,000 |
| Transportation | | 1,500 | 18,000 |
| Total fixed Cost (D) | | 11,100 | 133,200 |
| Net Profit (E) [C-D] | | 6,600 | 79,200 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|-----------------------------------|----------------|----------------|----------------|
| Slipper Normal (155 x 120) | 18,600 | 15,000 | 33,600 |
| Slipper Leather Choti (400 x 170) | 68,000 | 25,000 | 93,000 |
| Shoe (140 x 320) | 44,800 | 20,000 | 64,800 |
| Keds (100 x 250) | 25,000 | 25,000 | 50,000 |
| Cycle Shoe | 3,600 | 15,000 | 18,600 |
| Total | 160,000 | 100,000 | 260,000 |

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|----------------|------------------|------------------|
| Revenue (sales) | | | | |
| Shoes | 3,850 | 115,500 | 1,386,000 | 1,455,300 |
| Total Sales (A) | 3,850 | 115,500 | 1,386,000 | 1,455,300 |
| Less. Variable Expense | | | | |
| Shoes | 3,080 | 92,400 | 1,108,800 | 1,164,240 |
| Total variable Expense (B) | 3,080 | 92,400 | 1,108,800 | 1,164,240 |
| Contribution Margin (CM) [C=(A-B)] | 770 | 23,100 | 277,200 | 291,060 |
| Less. Fixed Expense | | | | |
| Rent | | 3,000 | 36,000 | 36,000 |
| Electricity Bill | | 600 | 7,200 | 8,000 |
| Mobile Bill | | 600 | 7,200 | 8,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Entertainment | | 500 | 6,000 | 7,000 |
| Transportation | | 2,000 | 24,000 | 26,000 |
| Total Fixed Cost | | 11,700 | 140,400 | 145,000 |
| Net Profit (E) [C-D] | | 11,400 | 136,800 | 146,060 |
| Investment Payback | | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 136,800 | 146,060 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 76,800 |
| | Total Cash Inflow | 236,800 | 222,860 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 76,800 | 162,860 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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







KILLER
OF KILLERS
OVER





B-8

KILLER
OVER

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KILLER
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XURY
OF QUALITY

FILA

FAMILY PICTURE

