

Proposed NU Business Name: **RAJIB SHOES STORE**



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJIB CHANDRA GHOSH
Age	:	06-09-1987 (30 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother ,02 Sisters
Address	:	Vill: Ovirampur. P.O :Dagonbhuiyan, P.S: Dagonbhuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONJU RANI GHOSH
(iii) Father's name	:	MONI LAL GHOSH
(iv) GB member's info	:	Branch: Dagonbhuiyan , Centre # 64 (Female), Member ID: 5209, Group No: 07 Member since: 2005-2013(06 Years) First loan:5000/-
Further Information:		Existing loan: 10000/- ,Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc.	:	

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	15years experience in running business. 5 Years in own business. He has 10 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818220972
Family's Contact No.	:	01866857330
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

MONJU RANI GHOSH joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

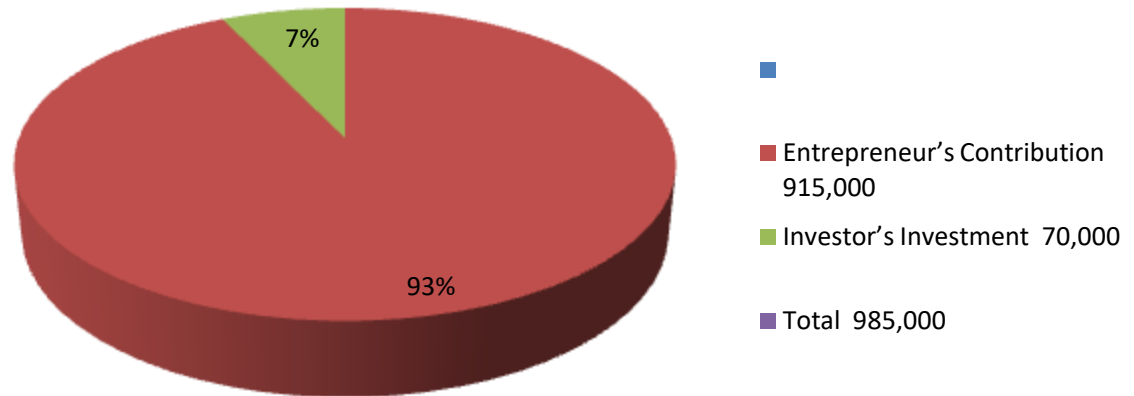
Proposed Nobin Udyokta Business Info

Business Name	:	RAJIB SHOES STORE
Location	:	Fazilerghat Road, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 9,85,000/-
Financing	:	Self BDT 915,000/- (from existing business) 93% Required Investment BDT 70,000/- (as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Shoes item etc.▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing 01 employees.▪ One will be appointed after receiving equity money▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoes item etc	7500	225000	2700000
Total sales (A)	7500	225000	2700000
Less Variable Exp.			
Shoes item etc	6000	180000	2160000
Total Variable exp. (B)	6000	180000	2160000
Contribution Margin CM [C= (A-B)]	1500	45000	540000
less fixed exp.			
Rent		5000	60000
Electricity bill		1000	12000
Transportation		3000	36000
Salary (self)		5000	60000
Salary(staff)		3000	36000
Entertainment		150	1800
Gird		50	600
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		17700	212400
Nit profit		27300	327600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ladies shoes	400	400	160000	60	400	24000	184000
Jentes shoes	300	350	105000	60	350	21000	126000
Baby shoes	400	500	200000	50	500	25000	225000
Security	0	0	500000	0	0	0	500,000
Total	0	0	915000	0	0	70,000	9,85,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shoes item etc	13000	390000	4680000	4914000	5159700
Total Sales (A)	13000	390000	4680000	4914000	5159700
less variable Expenses					
Shoes item etc	10400	312000	3744000	3931200	4127760
Total variable Expenses (B)	10400	312000	3744000	3931200	4127760
Contribution Margin (CM)= (A-B)	2600	78000	936000	982800	1031940
Less Fixed Expenses					
Rent		5000	60000	60000	60000
Electricity bill		1500	18000	18200	18400
Transportation		3500	42000	42200	42400
Salary (self)		5000	60000	60000	60000
Salary(staff)		8000	96000	96000	96000
Entertainment		150	1800	1800	1800
Gird		50	600	600	600
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		23900	286800	287400	288000
Net Profit (E) (C-D)		54100	649200	695400	743940
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	649200	695400	743940
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		621,200	1,288,600
	Total Cash Inflow	719,200	1,316,600	2,032,540
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	621,200	1,288,600	2,004,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :05 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















FAMILY PICTURE

