

## Proposed NU Business Name: **SREE RIPON SHOE STORE**



Project identification and prepared by: Md. Delwer Hossain  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>SREE RIPON RABI DAS</b>
Age	:	15-10-1983 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Sisters
Address	:	Vill: Rayed, P.O: Rayed Dorgabazar, P.S: Kapashia, Dist: Gazipur
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>SREE JAMUNI RANI RABI DAS (SHANTI)</b>
(iii) Father's name	:	<b>SREE VISHON RABI DAS</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 36 (Female), Member ID: 7468/1, Group No: 02 Member since: 20/01/2009 to 2015 (05 Years) First Loan: BDT 15,000 /-, Existing Loan: 20,000/- Outstanding Loan: Nil
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Wood Business, Cow Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-226371
Family's Contact No.	:	01777-861514
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREE JAMUNI RANI RABI DAS (SHANTI)** joined Grameen Bank since 06 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SREE RIPON SHOE STORE</b>
Location	:	Amraid Bazar, Kapashia
Total Investment in BDT	:	BDT 203,200/-
Financing	:	Self BDT 153,200/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 300 sq. ft
Security of the shop	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Keeps Sandall, Leather Belt Sandall, Ladies Sandall, Shoe, Children's Hill, Sandall's Sole, Leather etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing 1 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bangshal, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

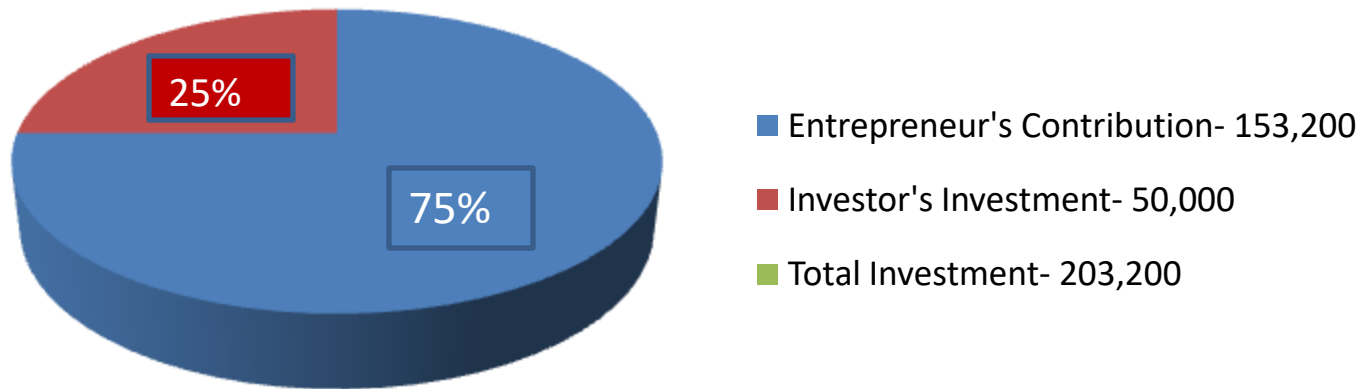
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sandall, Shoe, Sole, Leather etc.		90,000	1,080,000
<b>Total Sales (A)</b>		<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Sandall, Shoe, Sole, Leather etc.		63,000	756,000
<b>Total variable Expense (B)</b>		<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		150	1,800
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Generator		150	1,800
Guard		300	3,600
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>13,250</b>	<b>159,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,750</b>	<b>165,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Keeps Sandall	12 Pairs	400	4,800	-	-	-	4,800
Leather Belt Sandall	2 Pairs	600	1,200	-	-	-	1,200
Ladies Sandall	36 Pairs	300	10,800	-	-	-	10,800
Shoe	4 Pairs	1,000	4,000	-	-	-	4,000
Children's Hill	12 Pairs	200	2,400	-	-	-	2,400
Leather	-	-	30,000	-	-	29,000	59,000
Sole	-	-	-	10 Dozen	2,100	21,000	21,000
Security	-	-	100,000				100,000
<b>Total</b>			<b>153,200</b>			<b>50,000</b>	<b>203,200</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)
<b>Revenue (sales)</b>				
Sandall, Shoe, Sole, Leather etc.		120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>		<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Sandall, Shoe, Sole, Leather etc.		84,000	1,008,000	1,058,400
<b>Total variable Expense (B)</b>		<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>36,000</b>	<b>432,000</b>	<b>453,600</b>
<b>Less. Fixed Expense</b>				
Rent		2,500	30,000	36,000
Electricity Bill		150	1,800	2,400
Transportation		1,000	12,000	15,600
Mobile Bill		350	4,200	4,560
Entertainment		150	1,800	2,000
Generator		150	1,800	2,160
Guard		300	3,600	3,600
Salary (staff)		4,000	48,000	48,000
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>13,600</b>	<b>163,200</b>	<b>174,320</b>
<b>Net Profit (E) [C-D]</b>		<b>22,400</b>	<b>268,800</b>	<b>279,280</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	268,800	279,280
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		238,800
	<b>Total Cash Inflow</b>	<b>318,800</b>	<b>518,080</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>238,800</b>	<b>488,080</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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













# FAMILY PICTURE

