

## Proposed NU Business Name: RAKIB SHOE STORE



Project identification and prepared by: Md. SHAHADAT HOSSAIN  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: KHALELUR RAHMAN</b>
Age	:	11-08-1988(29 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	1daughter
No. of siblings:	:	04 Brothers 04 sister
Address	:	Vill: basniyguri P.O:D d kandua P.S:Donbari 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	:	<b>Most: khalada Begum</b>
(iii) Father's name	:	<b>MD: kajemoddden soakar</b>
(iv) GB member's info	:	Branch: kandua , Centre # 44 (Female), Member ID: 6576, Group No: 03 Member since: 2005-raning(011 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 35,000 Outstanding loan: 0
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Plough Fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-643362
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: KHALADA BEGUM** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAKIB SHOE STORE</b>
Location	:	kandua Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 627,750
Financing	:	Self BDT 567,750(from existing business) 86% Required Investment BDT 60,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	09ft x 10 ft= 90 Square ft
Security of the shop	:	130,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like chamra juta, lady hill, shu shandel , etc.</li><li>▪Average 10% 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 Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

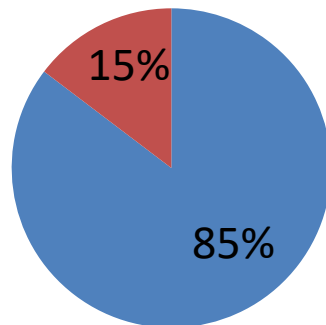
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
chamra juta, lady hill, shu shandel	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>			
chamra juta, lady hill, shu shandel	4,500	135,000	1620000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		2500	30,000
Electricity bill		500	6,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		100	1,200
Genaretor		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,800</b>	<b>117,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chamra juta	500	300	150,000	8	300	2,400	152,400
lady hill	70	150	10,500	15	150	2250	12,750
shu	15	1550	23,250	10	1550	15,500	38,750
shandel	500	70	35,000	550	70	38,500	73,500
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	0	0	0	0	0	0	0
Security			130,000	1	1350	1350	131,350
<b>Total</b>	<b>33</b>		<b>348,750</b>	<b>0</b>		<b>60,000</b>	<b>408,750</b>

## Source of Finance



- Entrepreneur Investment 348750
- Investor Investment 60000
- Total Investment 408750
-

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
chamra juta, lady hill, shu shandel	7,000	210,000	2,520,000	2,646,000
<b>Total Sales (A)</b>	7,000	210,000	2,520,000	2,646,000
<b>Less. Variable Expense</b>				
chamra juta, lady hill, shu shandel	6,300	189,000	2,268,000	2,381,400
<b>Total variable Expense(B)</b>	6,300	189,000	2,268,000	2,381,400
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	252,000	264,600
<b>Less. Fixed Expense</b>				
Rent		2500	30,000	30,000
Electricity bill		500	6,000	6,100
Transportation		2000	24,000	24,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		500	6,000	6,300
Guard		100	1200	1200
Genaretor		200	2,400	2,400
Mobile bill		400	4,800	5,000
<b>Total fixed Cost (D)</b>		<b>11,200</b>	<b>134,400</b>	<b>135,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>117,600</b>	<b>128,800</b>
<b>Investment Payback</b>			<b>36000</b>	<b>36000</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	60,000	
1.2	Net Profit	117,600	128,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		61,600
	<b>Total Cash Inflow</b>	<b>177,600</b>	<b>190400</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)	36000	36000
	<b>Total Cash Outflow</b>	<b>116000</b>	<b>36000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,600</b>	<b>154,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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

