

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



**Grameen Shakti
Samajik Byabosha Ltd.**

Project identification and prepared by: Md Mahabur Rahman
,Dhanbari Unit,Tangail

Project verified by: Md. Abu Bakkar Siddique

Brief Bio of The Proposed Nobin Udyokta

Name	:	KRISHNO ROBI DAS
Age	:	01-06-1985 (31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Dauther 01 Son
No. of siblings:	:	04 Brothers 01 Sisters
Address	:	Vill: Muchibari ,P.O: Ramkrisnobar ,P.S: Dhanbari, 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	:	SHANTI RANI		
(iii) Father's name	:	Let,KARTIK ROBIDASH		
(iv) GB member's info	:	Branch: Nalhara, Centre # 36 (Female), Member ID: 4711 , Group No: 07 Member since: 2000 (17 Years) First loan: BDT =3000 Last Loan = 5000		

Further Information:

(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01934-785997
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANTI RANI joined Grameen Bank since 17 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHUVO SHOE STORE
Location	:	Jamtolibazar,Dhanbari,Tangail
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shues,barmis sendel etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
su ,sandel	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
su ,sandel	1,975	59,250	711,000
Total variable Expense (B)	1,975	59,250	711,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		0	0
Transportation		2,000	24,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,750	93,000

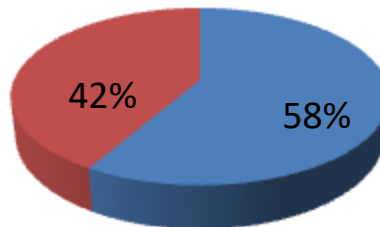
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
barmeg	0	0	5000	barmeg	0	0	10,000	15,000
chamra	0	0	40000	chamra	0	0	20,000	60,000
poans shandel	0	0	3000	poans shandel	0	0	20,000	23,000
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			2000	Others			0	2,000
Security of Shop			20000					20,000
Machinaries			0	Machinaries			0	0
Total			70,000				50,000	120,000

Source of Finance

■ Entrepreneur's contibution 70000

■ Investor's Investment 50000

■ Total 120000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
su ,sandel	3,000	90,000	1,080,000	1,134,000	1,190,700
0	0	0	0	0	0
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
su ,sandel	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		0	0	0	0
Transportation		2,200	26,400	27,720	29,106
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,235	98,820	100,461	102,184
Net Profit (E) [C-D]		9,765	117,180	126,339	135,956
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,180	126,339	135,956
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,180	203,519
	Total Cash Inflow	167,180	223,519	339,475
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,180	203,519	319,475

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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





শুভ
সুজ
চৌর
মোবা:
০১৯৩৬৭৪৫

ফায়
সার্টি
ধন



FAMILY PICTURE

