

Proposed NU Business Name: **NEW PAYELIA SHOES**



Project identification and prepared by: Md. Golam Rusul,
Munsignonj Unit, Munsignonj

Project verified by: Sushanto kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AKASH MAL
Age	:	02-01-1998 (18 Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Mamasar, P.O: Bojrojoginee, P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AKLIMA BEGUM
(iii) Father's name	:	NASIR MAL
(iv) GB member's info	:	Branch: Tungibari , Centre # 68 (Female), Member ID: 6082/2, Group No: 05 Member since: 01-02-2009 (07 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 80,000/-, Outstanding loan: 23,281/-
(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	:	3 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.	:	01625-775311
Mother's Contact No.	:	01952-107929
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKLIMA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW PAYELIA SHOES
Location	:	Hatimara Bazaar, Rampal, Munsigonj
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 115,000/-(from existing business) 59% Required Investment BDT 80,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ladies & Gents Shoe etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

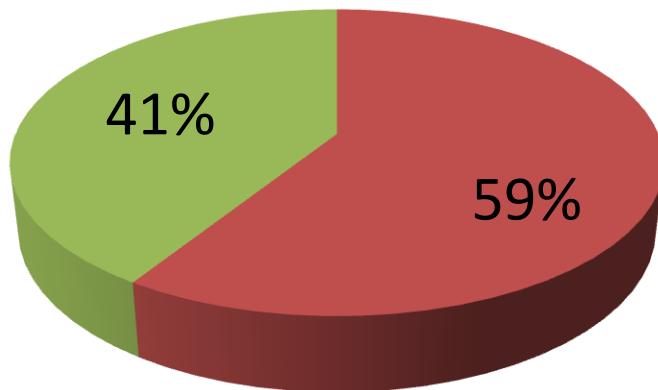
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoes	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Shoes	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		700	8,400
Entertainment		300	3,600
Total fixed Cost (D)		7,800	21,600
Net Profit (E) [C-D]		7,200	158,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Venus Shoe (170 x 300)	51,000	51,000	102,000
Barmiz Shoe (200 x 100)	20,000	9,000	29,000
Shoe (30 x 800)	24,000	8,000	32,000
Ladies Shoe (50 x 200)	20,000	12,000	32,000
Total	115,000	80,000	195,000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 80,000
- Total 195,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Shoes	3,550	106,500	1,278,000	1,341,900
Total Sales (A)	3,550	106,500	1,278,000	1,341,900
Less. Variable Expense				
Shoes	2,840	85,200	1,022,400	1,073,520
Total variable Expense (B)	2,840	85,200	1,022,400	1,073,520
Contribution Margin (CM) [C=(A-B)]	710	21,300	255,600	268,380
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	14,000
Entertainment		300	3,600	4,500
Total Fixed Cost		8,200	98,400	102,400
Net Profit (E) [C-D]		13,100	157,200	165,980
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	157,200	165,980
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		109,200
	Total Cash Inflow	237,200	275,180
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	109,200	227,180

SWOT ANALYSIS

STRENGTH

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









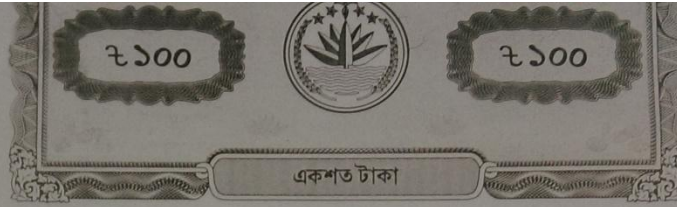












কনং ০০০১৮৭৪

দোকান ভাড়া চুক্তিপত্র

মোঃ রতন শেখ, পিতা: আঃ ছালাম শেখ, গ্রাম- জোড়ারদেউল (হাতিয়ারা), পো: রামপাল,
। ও জেলা: মুন্সীগঞ্জ, জাতীয়তা: বাংলাদেশী, ধর্ম: ইসলাম, পেশা: ব্যবসা।

.....১ম পক্ষ (মালিক)

মোঃ আকাশ, পিতা: নাছির মাল, সাং: ধামধ, পো: বজ্রযোগিনী, থানা ও জেলা: মুন্সীগঞ্জ,

(ইউপিএমএন ফরম- ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
বজ্রযোগিনী ইউনিয়ন পরিষদ
মুন্সীগঞ্জ সদর, মুন্সীগঞ্জ
জন্ম সনদ

[বিধি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহিঃইহতে উদ্ধৃত)

নিবন্ধন বহিঃনং

নিবন্ধনের তারিখ: ২৩-০৪-২০১৩ সনদ ইস্যুর তারিখ: ২৭-০৩-২০১৬

জন্ম নিবন্ধন নম্বর:

নাম: মোঃ আকাশ মাল

জন্ম তারিখ: ০২-০১-১৯৯৮ লিঙ্গ: পুরুষ


দেসেরা জানুয়ারি উনিশ শত আটানব্বই

জন্ম স্থান: গ্রামঃ মামাসার, ডাকঘরঃ বজ্রযোগিনী,
উপজেলাঃ মুন্সীগঞ্জ সদর, জেলাঃ মুন্সীগঞ্জ।

পিতার নাম: নাছির মাল জাতীয়তা: বাংলাদেশী

মাতার নাম: আকলিমা বেগম জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রামঃ মামাসার, ডাকঘরঃ বজ্রযোগিনী,
উপজেলাঃ মুন্সীগঞ্জ সদর, জেলাঃ মুন্সীগঞ্জ।


গ্রামীণ ব্যাংক
সোনারহাট, টাঙ্গাইল, বাংলাদেশ

সহজ ঋণের পাশ বই

নাম:

স্থায়ী ঠিকানা:

FAMILY PICTURE