

## Proposed NU Business Name: **RATON SHOE STORE**



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Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>RATON CHANDRA DAS</b>
Age	:	06-04-1987 (28 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 4 Brother
Address	:	Vill: Murail, P.O: Murail, P.S: Kahalu, Dist: Bogra
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>HEMONTI RANI</b>
(iii) Father's name	:	<b>LATE FULCHAN CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Kahalu, Centre # 37(Female), Member ID: 8498/1, Group No: 12 Member since: 10-03-1991 (15Years) First loan: BDT -10000
Further Information:		Existing Loan: BDT 18000, Outstanding loan: 12456
(v) Who pays GB loan installment	:	Younger Brother
(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	:	13 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-608431
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HEMONTI RANI** joined Grameen Bank since 15 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATON SHOE STORE</b>
Location	:	Dargar hat, norohotto, kahalua
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 08ft= 160square ft
Security of the shop	:	BDT 5000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shoe, sandal etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

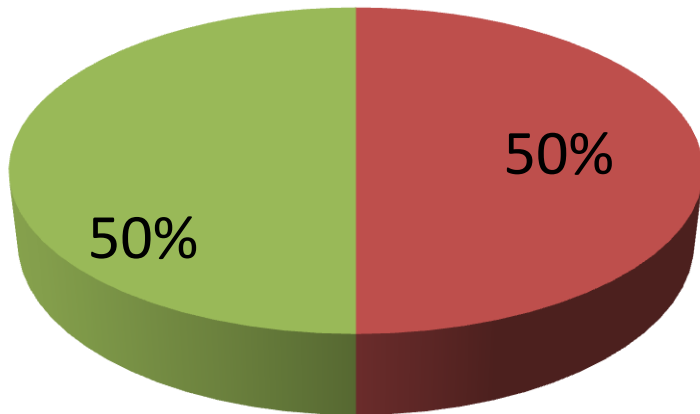
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Plastic Item	1,500	45,000	540,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
Plastic Item	1,125	33,750	405,000
<b>Total variable Expense (B)</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Transportation		300	3,600
Guard		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,250</b>	<b>51,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Leather Sandle	30,000	10,000	40,000
Shoe	2,000	10,000	12,000
Barmix Sandle	8,000	15,000	23,000
Others	10,000	15,000	25,000
<b>Total</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Plastic Item	2,150	64,500	774,000	812,700
<b>Total Sales (A)</b>	<b>2,150</b>	<b>64,500</b>	<b>774,000</b>	<b>812,700</b>
<b>Less. Variable Expense</b>				
Plastic Item	1,613	48,375	580,500	609,525
<b>Total variable Expense (B)</b>	<b>1,613</b>	<b>48,375</b>	<b>580,500</b>	<b>609,525</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>538</b>	<b>16,125</b>	<b>193,500</b>	<b>203,175</b>
<b>Less. Fixed Expense</b>				
Rent		600	7,200	7,200
Electricity Bill		200	2,400	3,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Transportation		500	6,000	8,000
Guard		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>7,300</b>	<b>87,600</b>	<b>91,700</b>
<b>Net Profit (E) [C-D]</b>		<b>8,825</b>	<b>105,900</b>	<b>111,475</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	105,900	111,475
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		75,900
	<b>Total Cash Inflow</b>	<b>155,900</b>	<b>187,375</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>75,900</b>	<b>157,375</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 13 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







MANUALLY MADE

SPORTON







# FAMILY PICTURE

