

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



Project identification and prepared by: Md Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL RANA
Age	:	22-09-1988 (28 Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	2 Son,
No. of siblings:	:	3 Brother and 4 Sister
Address	:	Vill:Konda , P.O:Khalgram, P.S:Bagmara Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.SHAHERA BAGOM
(iii) Father's name	:	S.M.SADAKUL ISLAM
(iv) GB member's info	:	Branch: Bosupara ,Bagmara, Centre # 102(Female), Member ID: 9501/3, Group No: 05 Member since: 29-08-2013(3Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 9,680
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-205885
Mother's Contact No.	:	01767-246040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SHAHERA BAGOM joined Grameen Bank since 03 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	:	BHAI BHAI SHOE STORE
Location	:	Kasorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 2,57,500/-
Financing	:	Self BDT 1,77,500/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 10ft = 200 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; Electronics item . ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing 1 employees. After getting equity fund employee will be appointed. ▪ The shop is owned. ▪ Collects goods from Rajshahi, Dhaka. ▪ Agreed grace period is 3 months.

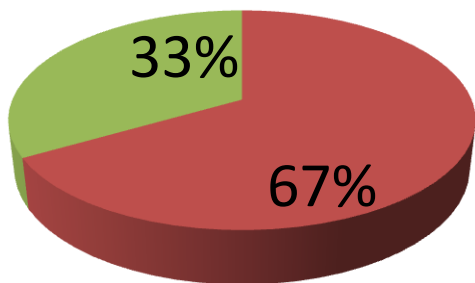
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Grocery Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		750	9,000
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Transportation		4,000	48,000
Entertainment		300	3,600
Guard		100	1,200
Salary (staff)		0	0
Total fixed Cost (D)		13,450	1,61,400
Net Profit (E) [C-D]		10,550	1,26,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gants Shoes	200	400	80,000	100	400	40,000	1,20,000
Ladis Shoes	250	300	75,000	130	300	40,000	1,15,000
Childran Shoes	150	150	22,500				22,500
Total	600		1,77,500			80,000	2,57,500

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,500	1,65,000	19,80,000	20,79,000
Total Sales (A)	5,500	1,65,000	19,80,000	20,79,000
Less. Variable Expense				
Grocery Item	4,400	1,32,000	15,84,000	16,63,200
Total variable Expense (B)	4,400	1,32,000	15,84,000	16,63,200
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	3,96,000	4,15,800
Less. Fixed Expense				
Reant		4,000	48,000	48,000
Electricity Bill		750	9,000	10,000
Mobile Bill		300	3,600	4,200
Salary (self)		4,000	48,000	48,000
Transportation		4,000	48,000	50,000
Entertainment		300	3,600	4,000
Guard		100	1,200	1,500
Salary (staff)		0	0	0
Total Fixed Cost		13,450	1,61,400	1,65,700
Net Profit (E) [C-D]		19,550	2,34,600	2,50,100
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	2,33,200	2,50,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,85,200
	Total Cash Inflow	3,13,200	4,35,300
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	1,28,000	48,000
3	Net Cash Surplus	1,85,200	3,87,300

SWOT ANALYSIS

STRENGTH

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










গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD : জাতীয় পরিচয় পত্র

নাম: মোঃ সোহেল রানা
 Name: Md. Sohel Rana
 পিতা: এম. এম. সাদেকুল ইসলাম
 মাতা: মোছাঃ ছাদেমা বেগম
 Date of Birth: 22 Sep 1988
 ID NO: 8111220063287



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
 কেবলমাত্র পাসপোর্ট প্রাপ্তি ও পোষ্ট অফিসে জমা দেয়ার জন্য অনুমোদিত করা যাবে।
 ঠিকানা: গ্রাম/থানা: কোন্দা, কোন্দা, ডাকঘর: খালগ্রাম - ৬২৫০, বাগমারা, মাদারি।


কেশরহাট পৌরসভা
 মাহনপুর, রাজশাহী।
 ক্রমিক নং- ০১৪
 তারিখ: ১৭/০৭/১৮

বিসমিল্লিহির রাহমানির রাইম
 গ্রাম/থানা: কোন্দা
 জেলা: রাজশাহী

গ্রামীণ ব্যাংক
 শাখা: বসুপাড়া বাগমারা শাহিন্দা - ১১৯

সহজ ঋণের পাশ বই

১. নাম: _____
 ২. ঠিকানা: _____
 ৩. পিতা: _____
 ৪. মাতা: _____
 ৫. মোবাইল নং: _____

০  ৳১০০

একশত টাকা

দোকান ঘর ভাড়ার চুক্তিপত্র

২য় পক্ষের স্বাক্ষর: আমির হোসেন মিয়া

১ম পক্ষ) আলম
 দিন: _____
 পোঃ কেশরহাট
 মাহনপুর, জেলাঃ রাজশাহী।

দ্বিতীয় পক্ষ) রানা
 এম সাদেকুল ইসলাম
 পোঃ খালগ্রাম
 বাগমারা, জেলাঃ রাজশাহী।

বিসমিল্লিহির রাহমানির রাইম
 আমি দোকান ঘর ভাড়া দাতা এই মর্মে ঘোষণা করছি যে, আমার কেশরহাট
 মাহনপুর, রাজশাহী, উত্তরেঃ মাহাবুব

FAMILY PICTURE

