

Proposed NU Business Name: **BIJOY SHOES STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	PRABIR GOSWAMI
Age	:	20-12-1988(29Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01Daughter
No. of siblings:	:	02 Brothers,01Sister
Address	:	Vill:Razarampur P.O: shaberhat P.S: Shan beg, Dist: Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE:PIRIO SOKI GOSAMI
(iii) Father's name	:	LATE:KIRESNO GOPAL GOSAMI
(iv) GB member's info	:	Branch:, Mohammedpur,Shanbeg. Centre #08 (Female), Member ID:578, Group No: 01 Member since: 1993 to -2005 (12Years) First loan: BDT 5000/- Existing loan: BDT 30000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	noyears experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01865959947
Family's Contact No.	:	01875833242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE:PIRIO SOKI GOSAMI joined Grameen Bank since 12 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

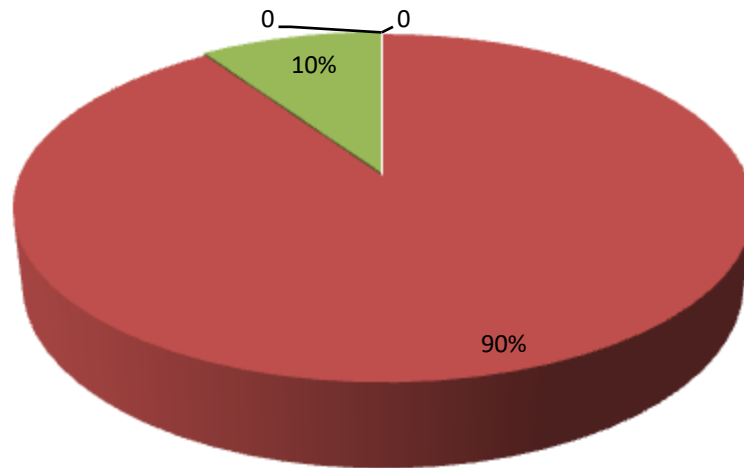
Business Name	:	BIJOY SHOES STORE
Location	:	Saber hat main road,Noyakhali.
Total Investment in BDT	:	BDT 6,30,000/-
Financing	:	Self BDT 5,70,000/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoes Items etc.▪The business is operating by entrepreneur. Existing Two employee.▪After getting equity fund 01 will be appointed▪Average 20% gain on sales▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shoes Items etc	10,000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Shoes Items etc	8000	240000	2880000
Total variable Expense (B)	8000	240000	2880000
Contribution Margin (CM) [C=(A-B)]	2000	60000	720000
Less Variable Expense			
Rent		8000	96000
Electricity bill		1600	19200
Transportation		7000	84000
Salary (self)		8000	96000
Salary(staff)		16000	192000
Entertainment		200	2400
Gird		50	600
Generator		1000	12000
Mobile bill		500	6000
Total fixed cost (D)		42350	508200
Net Profit (E)= [C-D]		17650	211800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ladies Shoes	0	0	100000	0	0	20000	120000
Jentes Shoes	0	0	80000	0	0	20000	100000
Baby Shoes	0	0	30000	0	0	10000	40000
Cosmetices	0	0	50000	0	0	10000	60000
Hosery		0	10000	0	0	0	10000
Security	0	0	300000	0	0	0	300000
Total	0	0	570000	0	0	60000	630000



- Entrepreneur's Contribution 570,000
- Investor's Investment 60,000
- Total 630,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shoes Items etc	11800	354000	4248000	4460400	4683420
Total Sales (A)	11800	354000	4248000	4460400	4683420
Less Variable Expense					
Shoes Items etc	9440	283200	3398400	3568320	3746736
Total variable Expense (B)	9440	283200	3398400	3568320	3746736
Contribution Margin (CM) [C=(A-B)	2360	70800	849600	892080	936684
Less Variable Expense					
Rent		8000	96000	96000	96000
Electricity bill		2000	24000	24500	25000
Transportation		7500	90000	90500	90600
Salary (self)		8000	96000	96000	96000
Salary(staff)		24000	288000	288000	288000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		1000	12000	12000	12000
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		51450	617400	648270	680683.5
Net Profit (E)= [C-D]		19350	232200	243810	256000.5
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	232200	243810	256000.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208,200	428,010
	Total Cash Inflow	292,200	452,010	684,011
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	208,200	428,010	660,011

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 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













