

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



Project identification and prepared by: Md Sujon hossain ,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN ALI HOWLADER
Age	:	27-12-1989 (28 Years)
Education, till to date	:	Class- Ten
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	07 Brothers 01sister
Address	:	Vill: Gachbari, P.O : jalachatro , P.S: modhupur, 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	:	BIBI MARIYAM
(iii) Father's name	:	MD. SHAH ALAM HOWLADER
(iv) GB member's info	:	Branch: Ornakhola, Centre # 73 (male), Member ID: 7579, Group No: 04 Member since: 12-01-2010(07Years) First loan: 1500 taka. Existing loan: 20,000 taka Outstanding loan: 16,680 taka.
Further Information:		
(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 training 06 months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-271225
Mother's Contact No.	:	01725-517025
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI MIRIYAM joined Grameen Bank since 07 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

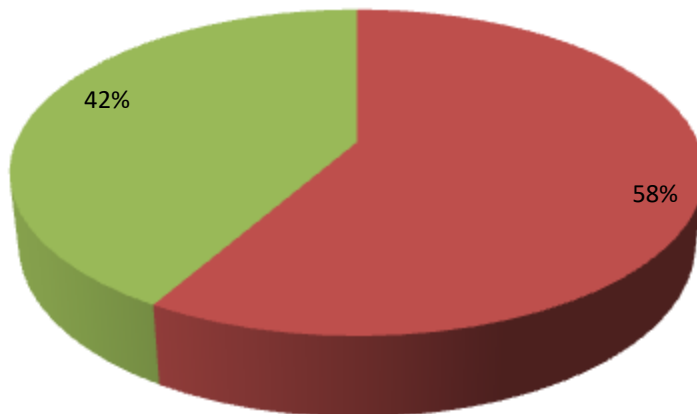
Business Name	:	SAYMA SHOE STORE
Location	:	Jalachatro bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :120,000/-
Financing	:	Self BDT 70,000 (from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 05ft= 50square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bata shoe,santex shoe,azad shoe,asain shoe etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
bata shoe,santex shoe,azad shoe, others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
bata shoe,santex shoe,azad shoe, others	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		800	9600
Electric Bill		100	1200
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		120	1440
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		6770	81240
Net Profit (E)= [C-D]		5230	62760

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
bata shoe,	30	45	1,350	50	45	2,250	3,600
santex shoe	24	76	1,824	25	76	1,900	3,724
azad shoe	40	100	4,000	30	100	3,000	7,000
asain shoe	20	60	1,200	60	60	3,600	4,800
cati shoe	30	90	2,700	40	90	3,600	6,300
chaina shoe	50	120	6,000	100	120	12,000	18,000
L.R.fashion shoe	30	130	3,900	100	130	13,000	16,900
others			9,026			10,650	19,676
security			40,000			0	40,000
			0			0	0
Total	224	621	70,000	405	621	50,000	120,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
bata shoe,santex shoe,azad shoe, others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
bata shoe,santex shoe,azad shoe, others	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		100	1200	1500	1800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		120	1440	1440	1440
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6770	79440	79960	80486
Net Profit (E)= [C-D]		11230	134760	141498	148573
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134,760	141498	148573
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114760	236258
	Total Cash Inflow	184,760	256,258	384,831
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	114,760	236,258	364,831

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Jalachatro,modhupur,
Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Handwritten text on a white sign, possibly a price list or inventory list, located on the left side of the image. The text is partially obscured and difficult to read.







FAMILY PICTURE

