

Proposed NU Business Name: **MEHENAJ SHOES**



Project identification and prepared by: Sirajul Islam,
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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIRUZZAMAN
Age	:	10-06-1982 (33 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Rajabari, P.O: Elenga, P.S: Kalihati, 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	:	ROKEYA BEGUM
(iii) Father's name	:	ISMAIL HOSSAIN
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 16 (Female), Member ID: 3433, Group No: 12 Member since: 24-08-1981 to 04-07-2010 (29 years) First loan: BDT 1,500
Further Information:		Outstanding loan: Nil
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Cow rearing and betel nut business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-251563
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rokeya Begum is a member of Grameen Bank since 34 years. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and betel nut business. She made two tin shed house and purchase 5 decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	MEHENAJ SHOES
Location	:	Bolla road, Elenga bus stand, Kalihati, Tangail
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 75% Required Investment BDT 1,00,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing shoe like; Ladies shoe, Gents shoe, Kids shoe etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

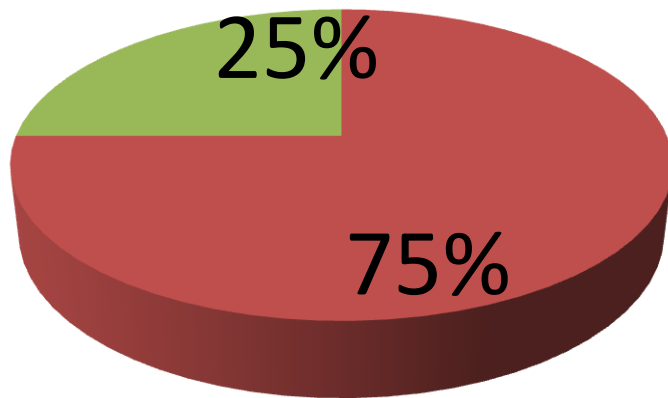
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ladies shoe, Gents shoe, Kids shoe etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Ladies shoe, Gents shoe, Kids shoe etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		6,000	72,000
Entertainment		300	3,600
Others		100	1,200
Total fixed Cost (D)		12,400	148,800
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Kids shoe	31,000	30,000	61,000
Gents shoe	35,000	40,000	75,000
Ladies Shoe	34,000	30,000	64,000
Security	2,00,000	-	2,00,000
Total	3,00,000	1,00,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Ladies shoe, Gents shoe, Kids shoe etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Ladies shoe, Gents shoe, Kids shoe etc	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		450	5,400	6,000	6,500
Transportation		3,000	36,000	38,000	40,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		500	6,000	6,500	7,000
Others		100	1,200	1,500	1,800
Total Fixed Cost		19,850	238,200	242,000	245,800
Net Profit (E) [C-D]		16,150	193,800	211,600	230,480
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	193,800	211,600	230,480
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		153,800	325,400
	Total Cash Inflow	293,800	365,400	555,880
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	153,800	325,400	515,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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
Local competitors;

Pictures

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FAMILY PICTURE

