



**Grameen Kalyan**

**Proposed NU Business Name : Bideshi Shoe Store.**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Ripon Robi Das Vill: Bakta, Post: Bakta, Upazilla : Fulbaria, District: Mymensingh
Age	:	28 Years
Marital status	:	Married.
No. of siblings:	:	2 (Two ) brothers & 2 (Two ) Sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Fulmoti Rani Late. Bideshi Robi Das. Branch: Nauga Fulbaria Group # 03, Centre # 54, Loan no # 4943, Member since: 2003, First loan: Tk. 3000, Existing loan: Nil.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Nil. No Nil Nil Nil
Education, till to date	:	Eight.

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has three months training from World Vision about how to make shoes and ten years experience in this business.
Other Own/Family Sources of Income	:	Own business & agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01789329309
National ID number	:	06112017375305
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in household development. Gradually several times she took GB loan and used the money in different purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Bideshi Shoe Store.
Address/ Location	:	Bakta, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT= 2,00,000</b>
Financing	:	Self financing: BDT= 1,00,000 Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT= 5,000</b> ( Five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>▪ The project will start with having a shop.</li> <li>▪ 3 Labor will work every day daily basis.</li> <li>▪ 24 Pair of shoe will be made every day.</li> <li>▪ Price per pair is @ Tk. 200 at least.</li> <li>▪ Estimated sales is about Tk.4,800 per day.</li> <li>▪ Pay back period is estimated 3 years.</li> <li>▪ Expected date to start the project is March, 2015.</li> </ul>

# ***EXISTING BUSINESS OF NOBIN UDYOKTTA.***

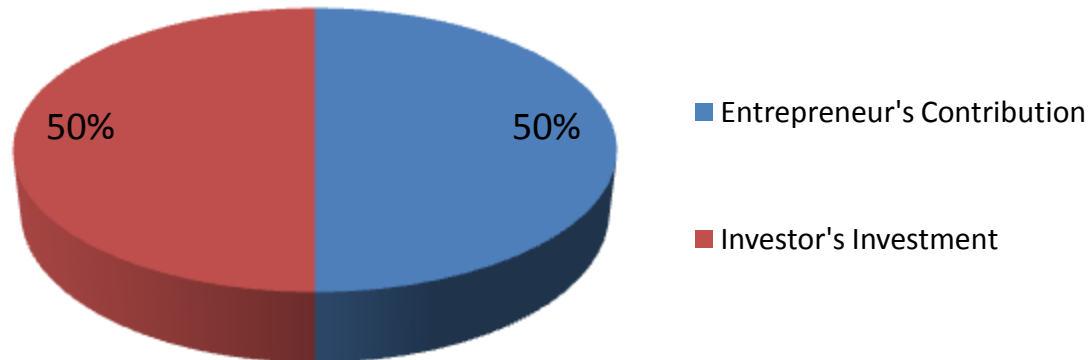
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,000	50,000	600,000
Cost of Sales (B)	1,400	35,000	420,000
<b>Gross profit (GP) [C=(A-B)]</b>	600	15,000	180,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		250	3,000
Entertainment		200	2,400
shop Rent		1,000	12,000
Night guard bill		50	600
Worker 1	250	6,250	75,000
Transport		400	4,800
Mobile bill		200	2,400
Other Expenses		500	6,000
<b>Non Cash Item:</b>			-
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		8,850	110,200
<b>(C-D) Net Profit:</b>		<b>6,150</b>	<b>69,800</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)(1)</b>	<b>Proposed Business (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investment in different categories:</b>			
Shop Advanced	10,000	-	10,000
Machanaries (1*10000)	30,000	10,000	40,000
Furniture (Decoration)	10,000	5,000	15,000
Buy Shoe Sole	15,000	30,000	45,000
Leather different	15,000	30,000	45,000
Colour & Chemical	5,000	15,000	20,000
Transport	-	5,000	5,000
Other Meterials	10,000	5,000	15,000
Working Capital	5,000	-	5,000
<b>Total</b>	<b>100,000</b>	<b>100,000</b>	<b>200,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
<b>Total Investment</b>	<b>200,000</b>	<b>100</b>





## **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>									
Estimated Sales	4,800	120,000	1,440,000	5,040	126,000	1,512,000	5,292	132,300	1,587,600
<b>(A) Total Revenue</b>	4,800	120,000	1,440,000	5,040	126,000	1,512,000	5,292	132,300	1,587,600
<b>Less: Cost of sales</b>				-	-	-	-	-	-
shoe sole (75 per shoe)	1,800	45,000	540,000	1,890	47,250	567,000	1,985	49,613	595,350
Leather (40 Per pice)	960	24,000	288,000	1,008	25,200	302,400	1,058	26,460	317,520
Labour cost (3*250)	750	18,750	225,000	788	19,688	236,250	827	20,672	248,063
Colour & Chemical	480	12,000	144,000	504	12,600	151,200	529	13,230	158,760
<b>(B) Total Cost of Sales</b>	3,990	99,750	1,197,000	4,190	104,738	1,256,850	4,399	109,974	1,319,693
<b>Gross profit (GP) [C=(A-B)]</b>	810	20,250	243,000	851	21,263	255,150	893	22,326	267,908
<b>Less: Operating Costs:</b>									
Electricity bill		400	4,800		420	5,040		441	5,292
Transportation		1,500	18,000		1,575	18,900		1,654	19,845
Shop Rent		1,000	12,000		1,050	12,600		1,103	13,230
Mobile bill (SMS inclusive)		500	6,000		525	6,300		551	6,615
Night Guard Bill		50	600		53	630		55	662
Proposed salary-self		5,000	60,000		5,250	63,000		5,513	66,150
Other Expenses		300	3,600		315	3,780		331	3,969
<b>Non Cash Item:</b>									
Depreciation Expenses			9,000			9,000			9,000
<b>Total Operating Cost (D)</b>		8,750	114,000		9,188	119,250		9,647	124,763
<b>(C-D)Net Profit:</b>		11,500	129,000		12,075	135,900		12,679	143,145
<b>Retained Income:</b>			<b>129,000</b>			<b>135,900</b>			<b>143,145</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month grace period.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
Cash inflow			
Opening Balance	5,000	64,000	159,900
Capital Infusion by UDYOKTA			
Capital Infusion by Investor	100,000		
Sales	1,440,000	1,512,000	1,587,600
Total Receipts	1,545,000	1,576,000	1,747,500
<u>Cash Outflow:</u>			
Cost of goods sold	1,197,000	1,256,850	1,319,693
Operating expenses	114,000	119,250	124,763
Product Purches	85,000		
Fixed Asset	55,000		
Return to investo (including Transfer fee)	30,000	40,000	50,000
Total payment	1,481,000	1,416,100	1,494,455
<b>Closing Balances</b>	<b>64,000</b>	<b>159,900</b>	<b>253,045</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1
- Others (beyond family): 3
- Good Reputation.
- Ownership in his own name.

## **W**EAKNESS

- Can not supply products as per demand lack of sufficient capital.
- Shortage of quality product.

## **O**PPORTUNITIES

- Local Demand.
- Reasonable Price.
- Skill & Experience.
- Investor's money will be payback in three years.

## **T**HREATS

- Theft.
- Fairburn.

Presented at 2<sup>nd</sup> Ext. SB Design Lab on 21<sup>st</sup> March,  
2015 at Grameen Kalyan

Thank you

# Pictures

# My Shop and me









# Trade License

U. P. FORM 7 RULE 12 (1)

**ট্রেড লাইসেন্স**  
**৭নং বাকতা ইউনিয়ন পরিষদ**  
উপজেলা : ফুলবাড়ীয়া, জেলা : ময়মনসিংহ, বাংলাদেশ

অর্থ বৎসর ২০১৪ - ২০১৫

190

বুক নং: ০২ তারিখ: ১/১০/১৫

লাইসেন্স নং: ১৮৬

প্রতিষ্ঠানের নাম: বিদ্যোৎসাহী স্কুল

লাইসেন্স প্রকার: বিদ্যোৎসাহী

শিতার নাম: কৃত বিদ্যোৎসাহী পরিষদ

ঠিকানা: ৭নং বাকতা ইউনিয়ন, ময়মনসিংহ জেলা

ফিসের পরিমাণ (অনেক): ১০০০ টাকা

প্রদান করা হচ্ছে ইউনিয়ন পরিষদ এলাকায়

অর্থ/পূর্ণ বৎসরের জন্য: ১/১০/১৫ তারিখ পর্যন্ত

যেহেতু এছাড়া কোনো নতুন চালানইকার অনুমতি দেওয়া গেল।

তারিখ: ১/১০/১৫

(মোঃ তাহির উদ্দিন আকন্দ ডায়)

চেয়ারম্যান, ৭নং বাকতা ইউনিয়ন পরিষদ  
ফুলবাড়ীয়া, ময়মনসিংহ

*Thank You*