

Proposed NU Business Name: **SMART CHOICE SHOES**



Project identification and prepared by: Shah Alam,
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RUHUL AMIN JUWEL
Age	:	02-04-1988 (28 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 04 Sisters
Address	:	Vill: Bithir Pukur, P.O: Narhotto, P.S: Kajalu , Dist: Bagura
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 REHANA BEGUM
(iii) Father's name	:	MD JAHANGIR ALAM
(iv) GB member's info	:	Branch:Narhottro Kahalu, Centre # 54(Female), Member ID: 3472/1, Group No:05 Member since: 20-05-1998 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, 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	:	08 years experience in running business. Own business 08 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706-824044
Mother's Contact No.	:	01941-707388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST REHANA BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SMART CHOICE SHOES
Location	:	Bibir Pukur Baazar, Kahalu, Baazar
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000/-(from existing business) 63% Required Investment BDT 100,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 24 ft= 168 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoes.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Bogura, Dhaka▪Agreed grace period is 3 months.

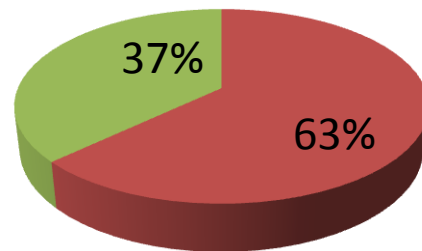
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shoes	4500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Shoes	3825	114750	1377000
Total variable Expense (B)	3,825	114750	1377000
Contribution Margin (CM) [C=(A-B)]	675	20250	243000
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		200	2400
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		12,100	145200
Net Profit (E)= [C-D]		8,150	97800

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gents (Big)	70	300	21,000	75	300	22,500	43,500
Gents (Small)	80	250	20,000	80	250	20,000	40,000
Ladies (Big)	92	250	23,000	0	0	0	23,000
Ladies (Small)	80	150	12,000	0	0	0	12,000
Shoe	100	100	10,000	200	100	20,000	30,000
Sponge Sandal	150	60	9,000	0	0	0	9,000
Indian Shoes	100	400	40,000	50	400	20,000	60,000
China Shoes	100	350	35,000	50	350	17,500	52,500
Total		1860	170,000	255	0	100,000	270,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 100,000
- Total 270,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Shoes	7500	225000	2700000	2835000
Total Sales (A)	7500	225000	2700000	2835000
Less Variable Expense				
Shoes	6375	191250	2295000	2409750
Total variable Expense (B)	6,375	191250	2295000	2409750
Contribution Margin (CM) [C=(A-B)]	1,125	33750	405000	425250
Less Variable Expense				
Electricity bill		500	6000	6,300
Transportation		1,400	16800	17,200
Salary (self)		5000	60000	60,000
Salary(Staff)		10000	120000	120,000
Entertainment		200	2400	2,400
Guard		100	1200	1,200
Mobile bill		550	6600	6,600
Total fixed cost (D)		17,650	211800	212,500
Net Profit (E)= [C-D]		16100	193200	212,750
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	193,200	212,750
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		133,200
	Total Cash Inflow	293200	345950
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	133,200	285950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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









FAMILY PICTURE

