

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



Project identification and prepared by: Md Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD ASHRAF ALAM |
| Age | : | 28-09-1988(28 Years) |
| Education, till to date | : | Class 7 |
| Marital status | : | Married |
| Children | : | 1 Son & 1 Daughter |
| No. of siblings: | : | 4 Sister, 3 Brothers |
| Address | : | Vill: Thonthonia, P.O: Bogra-5800, P.S: Bogra Sadar, Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. ZAHEDA BEGUM |
| (iii) Father's name | : | LATE. MAHBUB ALAM |
| (iv) GB member's info | : | Branch: Sultangonj Shajahanpur, Centre # 57(Female), Member ID: 6513, Group No: 07 Member since: 05-05-2002 (14 Years) First loan: BDT 7,000 |
| Further Information: | | Existing Loan: BDT 70,000/-, Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 8 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01915-394074, 01615-394074 |
| Mother's Contact No. | : | 01739-659760 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZAHEDA BEGUM joined Grameen Bank since 14 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | JEMI SHOE STORE |
| Location | : | Shop No.10, New Market, Lotifpur Koloni, Bot tola, Bogra |
| Total Investment in BDT | : | BDT 335,000/- |
| Financing | : | Self BDT 235,000/-(from existing business) 70% Required Investment BDT 100,000/-(as equity) 30% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 16 ft x 8 ft= 128 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Shoe, T-shirt, Punjabi, Cap etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Gulistan.▪Agreed grace period is 3 months. |

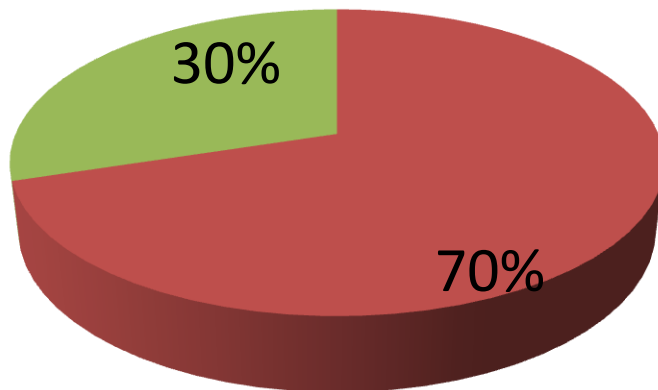
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Fashion Item | 2,500 | 75,000 | 900,000 |
| Total Sales (A) | 2,500 | 75,000 | 900,000 |
| Less. Variable Expense | | | |
| Fashion Item | 1,750 | 52,500 | 630,000 |
| Total variable Expense (B) | 1,750 | 52,500 | 630,000 |
| Contribution Margin (CM) [C=(A-B)] | 750 | 22,500 | 270,000 |
| Less. Fixed Expense | | | |
| Rent | | 2,000 | 24,000 |
| Electricity Bill | | 1,000 | 12,000 |
| Mobile Bill | | 600 | 7,200 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 2,200 | 26,400 |
| Entertainment | | 500 | 6,000 |
| Guard | | 200 | 2,400 |
| Salary (staff) | | 4,000 | 48,000 |
| Total fixed Cost (D) | | 15,500 | 186,000 |
| Net Profit (E) [C-D] | | 7,000 | 84,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|-------------|------------|----------------|------------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Shoe (Leater) | 500 | 300 | 150,000 | 233 | 300 | 69,900 | 219,900 |
| T-Shirt | 300 | 150 | 45,000 | 133 | 150 | 19,950 | 64,950 |
| Punjabi | 50 | 600 | 30,000 | 200 | 50 | 10,000 | 40,000 |
| Cap | 200 | 50 | 10,000 | 3 | 50 | 150 | 10,150 |
| Total | 1050 | | 235,000 | 569 | | 100,000 | 335,000 |

Source of Finance



- Entrepreneur's Contribution 235,000
- Investor's Investment 100,000
- Total 335,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|----------------|------------------|------------------|
| Revenue (sales) | | | | |
| Fashion Item | 3,600 | 108,000 | 1,296,000 | 1,360,800 |
| Total Sales (A) | 3,600 | 108,000 | 1,296,000 | 1,360,800 |
| Less. Variable Expense | | | | |
| Fashion Item | 2,520 | 75,600 | 907,200 | 952,560 |
| Total variable Expense (B) | 2,520 | 75,600 | 907,200 | 952,560 |
| Contribution Margin (CM) [C=(A-B)] | 1,080 | 32,400 | 388,800 | 408,240 |
| Less. Fixed Expense | | | | |
| Rent | | 2,000 | 24,000 | 24,000 |
| Electricity Bill | | 1,000 | 12,000 | 13,000 |
| Mobile Bill | | 700 | 8,400 | 9,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Transportation | | 2,500 | 30,000 | 32,000 |
| Entertainment | | 500 | 6,000 | 6,000 |
| Guard | | 200 | 2,400 | 2,400 |
| Salary (staff) | | 7,000 | 84,000 | 84,000 |
| Total Fixed Cost | | 18,900 | 226,800 | 230,400 |
| Net Profit (E) [C-D] | | 13,500 | 162,000 | 177,840 |
| Investment Payback | | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 162,000 | 177,840 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 102,000 |
| | Total Cash Inflow | 262,000 | 279,840 |
| 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) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 102,000 | 219,840 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 08 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





SOCABLES
Specialty Cables & Connectors

THE
CROSS
OVER

PROO







KILLER
CROSS
OVER

RROO
ADV.CC

imo

THE
NEW YORK
1896
ESTABLISHED

U2



BROCC
ADLCO

imo

BLACK & WHITE



Brook

Cap

FAMILY PICTURE

