

Proposed NU Business Name: **BHAI BHAI SHOES**



Project identification and prepared by: Md Shahidul Islam
Nobabganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURUL ISLAM
Age	:	17-06-1985 (31 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Khatia , P.O: Solla , P.S: Nobabganj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOMOLA BEGUM
(iii) Father's name	:	KHALILUR RAHMAN
(iv) GB member's info	:	Branch : Solla Nobabganj , Centre : 15 (Female), Member ID: 1522, Group No: 01 Member since: 1988 (28 Years) First loan: BDT 3000
Further Information:		Existing loan: BDT 80000 Outstanding loan: BDT 13120
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01861-043453
Family's Contact No.	:	01852-847639
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KOMOLA BEGUM joined Grameen Bank since 28 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI SHOES
Location	:	Solla Baazar, Porishad Road, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 170000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Shoe▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

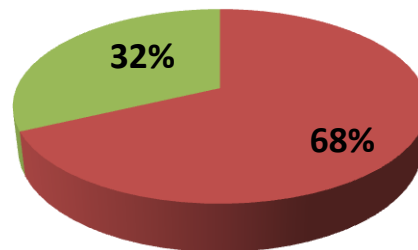
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shoe	3800	114000	1368000
Total Sales (A)	3800	114000	1368000
Less Variable Expense			
Shoe	3230	96900	1162800
Total variable Expense (B)	3,230	96900	1162800
Contribution Margin (CM) [C=(A-B)]	570	17100	205200
Less Variable Expense			
Rent		1,400	16800
Electricity bill		300	3600
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		9,250	111000
Net Profit (E)= [C-D]		7,850	94200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shoe (Gents)	1	50000	50,000	0	0	0	50,000
Shoe (Ladies)	1	50000	50,000	0	0	0	50,000
Baby Shoe	1	20000	20,000	0	0	0	20,000
Barmese Shoe	1	20000	20,000	0	0	0	20,000
Shoe	1	20000	20,000	1	50000	50,000	70,000
Others	1	10000	10,000	1	30000	30,000	40,000
Total	6	0	170,000	2	0	80,000	250,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 80,000

■ Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shoe	5500	165000	1980000	2079000	2182950
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense					
Shoe	4675	140250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850	327442.5
Less Variable Expense					
Rent		1,400	16800	16,800	16800
Electricity bill		500	6000	6500	7000
Transportation		1,800	21600	22,100	22600
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,850	116,400	117,500	118600
Net Profit (E)= [C-D]		14900	178800	194,350	208842.5
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	178,800	194,350	208842.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146,800	309150
	Total Cash Inflow	258800	341150	517992.5
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	146,800	309150	485992.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ নূরুল ইসলাম
 Name: MD. NURUL ISLAM
 পিতা: খলিলুর রহমান
 মাতা: হুমায়ুন বেগম
 Date of Birth: 05 Jun 1985
 ID NO: 18852316294000063

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের নথিভুক্ত। এ কার্ডটি বাংলাদেশের জাতীয় পরিচয় পত্র।
 কোনো পরিচয় পত্রের মিলেই অন্য কার্ডে তথ্য দেওয়া করা অনুমোদিত করা হলো।
 মিলন: প্রাথমিক পরিচয় কার্ডের নম্বর - ১৪১০, মঙ্গলগঞ্জ, ঢাকা

জাতীয় পরিচয় পত্রের স্বাক্ষর: 
 প্রদানের তারিখ: ০৫.০৬.২০১৫


 গ্রামীণ ব্যাংক
 শাখা
 শোলা নবাবগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম কমলা

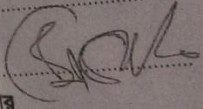
ঋণী নং ৩৫২১

গ্রুপ নং ০১

কেন্দ্র নং ২৫০৮

কেন্দ্রের নাম চৌরাসীমা গ্রাম

বই ইস্যুর তারিখ ১৫/০৬/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর 

মোঃ নূরুজ্জামান সরকার
 পরিচিতি নং-৪০৮০২
 সিঃ অফিসার (সিঃ গ্রেড)

FAMILY PICTURE

