



**Grameen kalyan**

*Proposed NU Business Name : Hazrat Shoe Store*



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

|  |  |
|--|--|
| Name and address   | : Md. Shariful Islam.<br>Vill : Taratie ,Post: Goshai chandura<br>Thana : Ishwargon, District: Mymensingh.   |
| Age  | : 20 Years.  |
| Marital status   | : Unmarried.   |
| No. of siblings:   | : 2 (Two) brothers and 1 (one) sister.   |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info<br><br>Further Information:<br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan like GCCN, GKF etc.<br>(ix) Others | : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/><br>: Sakhina Khatun.<br>: Md. Hazrat Ali<br>: Branch:Maijbag , Group # 11, Centre# 24/M, Loan no. 3029/1,Member since: 2009 , First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 14,820.<br><br>: Father.<br>: No<br>: Nil<br>: Nil<br>: Nil |
| Education, till to date  | : S.S.C.   |

## ***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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | No formal training but he has 4 years running Business experience.                             |
| Other Own/Family Sources of Income  | : | Agricultural   |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| Contact number  | : | 01949963887.   |
| National ID number  | : | 19966113154103235.   |
| NU Project Source/Reference   | : | Grameen Kalyan, Mymensingh Unit, Mymensingh .<br>F.S. Mst SharminSultana khultana, ID.No-2559) |

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

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in household development. Gradually several times she took GB loan and used the money in Business purposes.

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

|  |   |  |
|--|---|--|
| Business Name                          | : | <b>Hazrat Shoe Store.</b>  |
| Address/ Location                      | : | Maiyesbag Bazaar, Ishwargon, Mymensingh  |
| Total Investment in BDT                | : | <b>BDT: 5,00,000</b>   |
| Financing                              | : | Self financing: <b>BDT: 3,50,000</b><br>Required Investment: <b>BDT: 1,50,000 (as equity)</b>  |
| Present salary                         | : | BDT <b>6000</b> (six thousand only)  |
| Proposed Salary                        | : | BDT <b>10000</b> (Ten thousand only)   |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ Different type of footwear &amp; garments product will be buy &amp; sale.</li> <li>➤ Estimate profit is about 20% on sales.</li> <li>➤ Worker wages TK. 12,500 Per month.</li> <li>➤ Estimated sales is about @ Tk.7500 per day.</li> <li>➤ Pay back period is estimated 3 years.</li> </ul> |

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

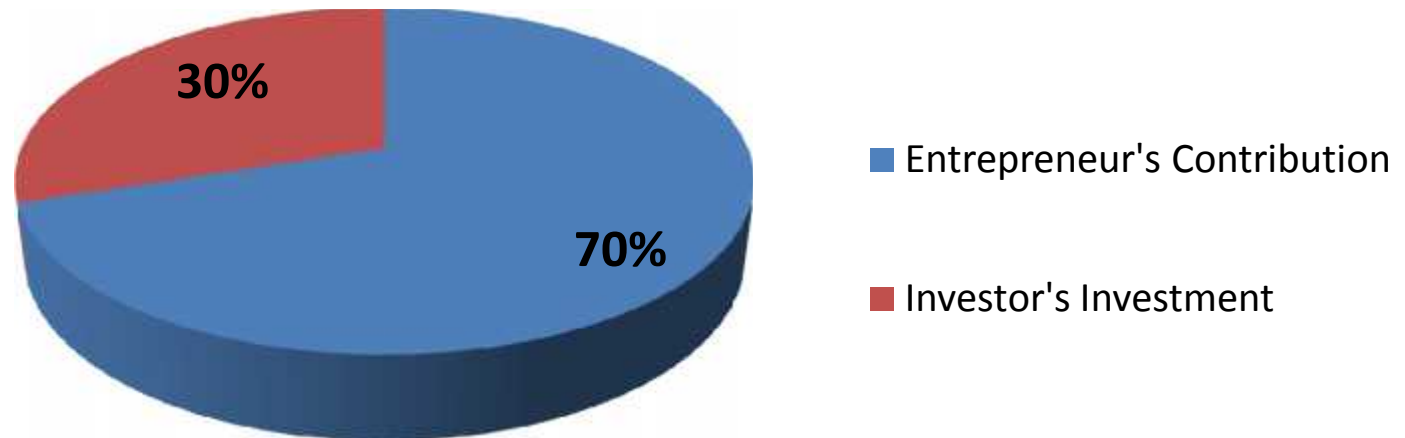
| Particulars                         | Existing Business |              |               |
|-------------------------------------|-------------------|--------------|---------------|
|                                     | Daily             | Monthly      | Yearly        |
| Sales (A)                           | 6,000             | 150,000      | 1,800,000     |
| Cost of Sales (B)                   | 4,800             | 120,000      | 1,440,000     |
| <b>Gross profit (GP) [C=(A-B)]</b>  | 1,200             | 30,000       | 360,000       |
| <b><u>Less: Operatin Costs:</u></b> |                   |              |               |
| Electricity bill                    |                   | 500          | 6,000         |
| Shop Rent                           |                   | 1,700        | 20,400        |
| Night guard bill                    |                   | 100          | 1,200         |
| Worker -1                           | 500               | 12,500       | 150,000       |
| Transportation                      |                   | 1,000        | 12,000        |
| Present salary                      |                   | 6,000        | 72,000        |
| Mobile bill                         |                   | 300          | 3,600         |
| Other Expenses                      |                   | 500          | 6,000         |
| <b>Non Cash Item:</b>               |                   |              | -             |
| Depreciation Expenses               |                   |              | 3,000         |
| <b>Total Operating Cost (D)</b>     |                   | 22,600       | 274,200       |
| <b>(C-D) Net Profit:</b>            |                   | <b>7,400</b> | <b>85,800</b> |

# ***PROPOSED 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 Advance                               | 62,000                            | -                                 | 62,000                   |
| Furniture (Decoration)                     | 30,000                            |                                   | 30,000                   |
| Various Brand Shoe ( Azad, S.I)            | 150,000                           | 50,000                            | 200,000                  |
| Various Spons sandals                      | 50,000                            | 35,000                            | 85,000                   |
| Various polythene                          | 15,000                            | 20,000                            | 35,000                   |
| Garments item                              | 20,000                            | 20,000                            | 40,000                   |
| Others Item                                | 13,000                            | 25,000                            | 38,000                   |
| Cash in hand                               | 10,000                            |                                   | 10,000                   |
| <b>Total</b>                               | <b>350,000</b>                    | <b>150,000</b>                    | <b>500,000</b>           |

# Source of Finance

| Particulars                 | Amount in BDT  | In %       |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 350,000        | 70         |
| Investor's Investment       | 150,000        | 30         |
| <b>Total Investment</b>     | <b>500,000</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                        | 7,500        | 187,500      | 2,250,000      | 7,875        | 196,875       | 2,362,500      | 8,269        | 206,719       | 2,480,625      |
| Less: Cost of Sales                    | 6,000        | 150,000      | 1,800,000      | 6,300        | 157,500       | 1,890,000      | 6,615        | 165,375       | 1,984,500      |
| <b>Gross profit (GP)<br/>[C=(A-B)]</b> | 1,500        | 37,500       | 450,000        | 1,575        | 39,375        | 472,500        | 1,654        | 41,344        | 496,125        |
| <b>Less: Operating Costs:</b>          |              |              |                |              |               |                |              |               |                |
| Electricity bill                       |              | 600          | 7,200          |              | 630           | 7,560          |              | 662           | 7,938          |
| Transportation                         |              | 1,500        | 18,000         |              | 1,575         | 18,900         |              | 1,654         | 19,845         |
| Shop Rent                              |              | 1,700        | 20,400         |              | 1,785         | 21,420         |              | 1,874         | 22,491         |
| Mobile bill                            |              | 500          | 6,000          |              | 525           | 6,300          |              | 551           | 6,615          |
| Night Guard Bill                       |              | 100          | 1,200          |              | 105           | 1,260          |              | 110           | 1,323          |
| Worker -1                              | 500          | 12,500       | 150,000        |              | 13,125        | 157,500        |              | 13,781        | 165,375        |
| Proposed salary-self                   |              | 10,000       | 120,000        |              | 10,500        | 126,000        |              | 11,025        | 132,300        |
| Other Expenses                         |              | 800          | 9,600          |              | 840           | 10,080         |              | 882           | 10,584         |
| <b>Non Cash Item:</b>                  |              |              |                |              |               |                |              |               |                |
| Depreciation Expenses                  |              |              | 3,000          |              |               | 3,300          |              |               | 3,630          |
| <b>Total Operating Cost<br/>(D)</b>    |              | 27,700       | 335,400        |              | 29,085        | 352,320        |              | 30,539        | 370,101        |
| <b>(C-D)Net Profit:</b>                |              | <b>9,800</b> | 114,600        |              | <b>10,290</b> | 120,180        |              | <b>10,805</b> | 126,024        |
| <b>Retained Income:</b>                |              |              | <b>114,600</b> |              |               | <b>120,180</b> |              |               | <b>126,024</b> |

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

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

|                              | <b>Year 1</b>  | <b>Year 2</b>  | <b>Year 3</b>  |
|------------------------------|----------------|----------------|----------------|
| <b>Cash inflow</b>           |                |                |                |
| Opening Balance              | 10,000         | 214,600        | 274,780        |
| Capital Infusion by Investor | 150,000        |                |                |
| Sales                        | 2,250,000      | 2,362,500      | 2,480,625      |
| Total Receipts               | 2,410,000      | 2,577,100      | 2,755,405      |
| <b><u>Cash Outflow:</u></b>  |                |                |                |
| Cost of goods sold           | 1,800,000      | 1,890,000      | 1,984,500      |
| Operating expenses           | 335,400        | 352,320        | 370,101        |
| Return to investor           | 60,000         | 60,000         | 60,000         |
| Total payment                | 2,195,400      | 2,302,320      | 2,414,601      |
| <b>Closing Balance</b>       | <b>214,600</b> | <b>274,780</b> | <b>340,804</b> |

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 01  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 25<sup>th</sup> Ex. SB Design Lab on June 21,  
2016 at Grameen Kalyan

Thank you

# Trade License

পরিশিষ্ট- ১৩

ইউপি ফরম- ১৩

## লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৫-২০১৬



### লাইসেন্স

.....শ্রী শ্রী মহেশ্বর বাগ..... ইউনিয়ন পরিষদ  
.....শ্রী শ্রী বাগ..... উপজেলা  
.....মুসলমানিয়া..... জেলা

তারিখ : ০৭/০৩/২০১৬

বই নম্বর : .....০৩.....

লাইসেন্স নম্বর : .....২৪২.....

লাইসেন্সধারীর নাম : শ্রী শ্রী মহেশ্বর বাগ (শ্রী) মুসলমানিয়া

পিতা / স্বামীর নাম : শ্রী শ্রী বাগ

ঠিকানা : মুসলমানিয়া বাগ, শ্রী শ্রী বাগ, মুসলমানিয়া

পেশার ধরন : পুষ্টি বিক্রয়

.....৩০/০৩/২০১৬..... তারিখ পর্যন্ত বৈধ

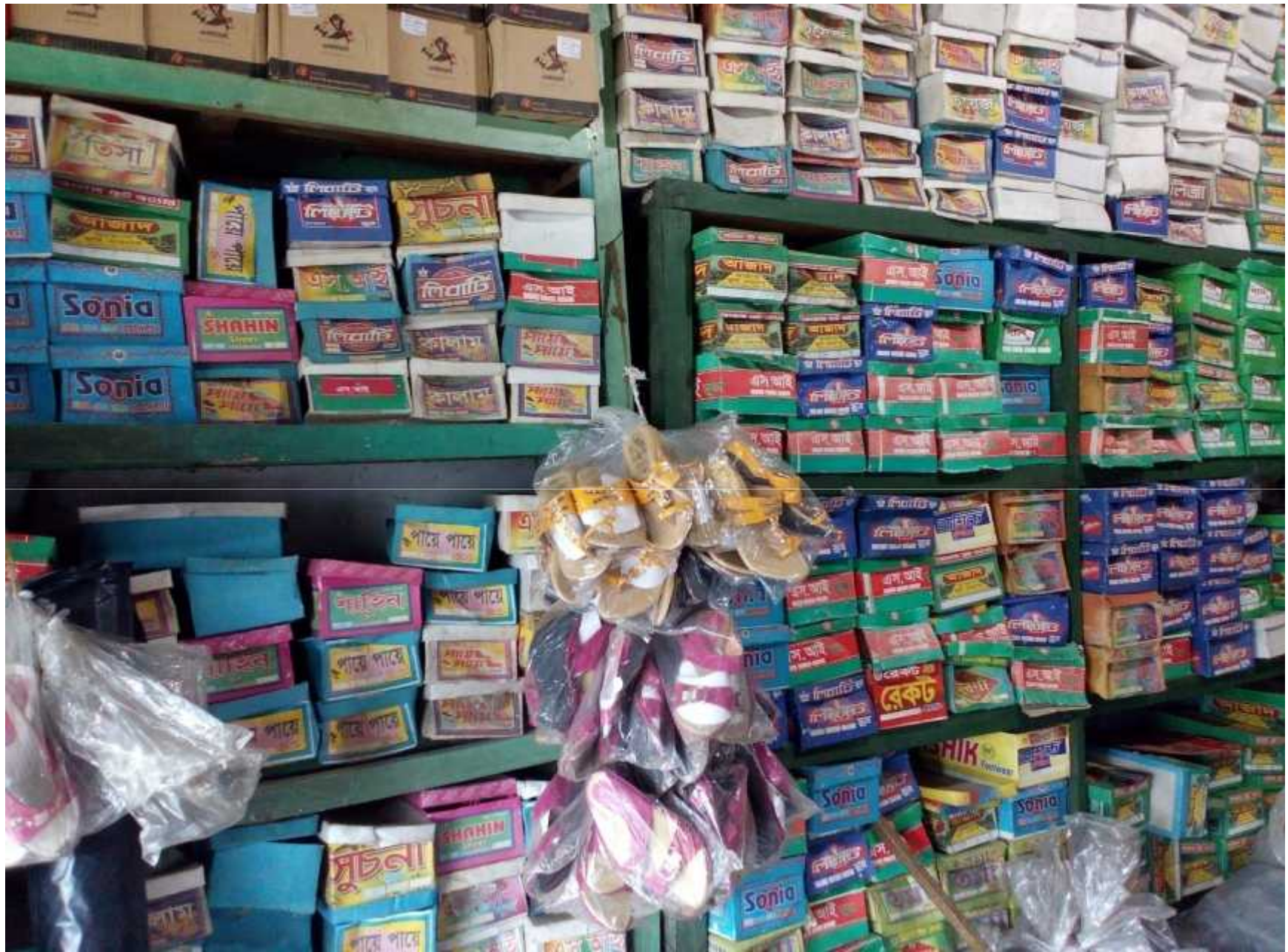
ফি প্রদানের পরিমাণ টাকা .....২০০/-..... (কথায় - দুইশত টাকা মাত্র)

প্রাপ্ত হইবে তার ব্যবসা/বৃত্তি/পেশা মুসলমানিয়া বাগ চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৭/০৩/২০১৬

[Signature]  
.....মুসলমানিয়া.....  
.....মুসলমানিয়া.....









































## Family Picture (Nu With his parents)





**Thank You**