

A Nobin Udyokta Project  
**Zahid Shoes**



*Project by :* **Md. Habib Gazi**  
*Identified by :* **Uttam Kumar Sarker**  
*Verified By:* **Md. Abu Musa Bhuiyan**

Chandpur Sadar Unit  
Region-1  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



<b>Name</b>	:	<b>Md. Habib Gazi</b>
<b>Age</b>	:	<b>10/01/1989 (26 Years 3 Months)</b>
<b>Marital status</b>	:	<b>Married,</b>
<b>Children</b>	:	<b>N/A</b>
<b>No. of siblings:</b>	:	<b>Three brothers and One Sister.</b>
<b><i>Parent's and GB related Info</i></b>		
<b>(i) Who is GB member</b>	:	<b>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></b>
<b>(ii) Mother's name</b>	:	<b>Rina Begam</b>
<b>(iii) Father's name</b>	:	<b>Siraj Gazi</b>
<b>(iv) GB member's info</b>	:	<b>Member since: 04/09/1998 Branch: Bagadi , Centre no.11, Group: 11 Loanee No. 1119 First loan: Tk. 4000 Total Amount Received: Tk. N/A Existing loan: Tk.N/A Outstanding: Tk.N/A</b>
<b><i>Further Information:</i></b>		
<b>(v) Who pays GB loan installment</b>	:	<b>N/A</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF etc.</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	<b>N/A</b>
<b>Education, till to date</b>	:	<b>Class Eight</b>

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Shoes Business
Trade License Number	:	00941
Business Experiences	:	10 years.
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01670753981
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 1998. At first her mother took a loan amount BDT 4000 from Grameen Bank. She Invested the money in her Husband Fish business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



<b>Business Name</b>	<b>:</b>	<b>Shoes Busines</b>
<b>Address/ Location</b>	<b>:</b>	<b>Babur hat Bazar West</b> .
<b>Total Investment in BDT</b>	<b>:</b>	<b>396,500/-</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT : 321,500 (from existing business) - 81%</b> <b>Required Investment BDT:75,000 (as equity)- 19%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>BDT 6,000</b>
<b>Proposed Salary</b>		<b>BDT 6000</b>
<b>Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>20%</b>
<b>Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>20%</b>
<b>Agreed grace period</b>	<b>:</b>	<b>3 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
<i>Less: Cost of sale (B)</i>	2,400	72,000	864,000
Gross Profit 20% (A-B)= [C]	600	18,000	216,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night Guard Bill		100	1,200
Rent		2,500	30,000
Mobile Bill		300	3,600
Salary from Business (Self)		6,000	72,000
Others (Entertainment)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses(15,000*15%)		269	3,225
<i>Total Operating Cost (D)</i>		9,869	118,428
Net Profit (C-D):		8,131	97,572

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
Fan:	1,500		321,500
Furniture:	20,000		
Advance:	200,000		
Present Goods Items (*) :	100,000		
<b>Proposed Items (**) :</b>		75,000	75,000
<b>Total Capital</b>	<b>321,500</b>	<b>75,000</b>	<b>396,500</b>

**(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Gents China	20,000
Sandal	15,000
Gents Sleeper(300) piece	30,000
Gents & Lady's Burmese(80)	20,000
Lady's & Gents Lather Shoes	15,000
<b>Total Present Stock</b>	<b>100,000</b>

## Proposed Item

Product Name	Amount
Ladies China	15,000
Bata	25,000
Lady's Gents Apex	25,000
Sandal	10,000
<b>Total :</b>	<b>75,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Sales (A)</b>	<b>4000</b>	<b>120,000</b>	<b>1440,000</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>
<b>Less: Cost of Sale (B)</b>	<b>3200</b>	<b>96,000</b>	<b>1152,000</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>
<b>Profit 20% (A-B)=(C)</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less operating cost :</b>						
<b>Electricity bill</b>		<b>500</b>	<b>6000</b>		<b>600</b>	<b>7200</b>
<b>Mobile Bill</b>		<b>300</b>	<b>3600</b>		<b>400</b>	<b>4800</b>
<b>Salary- self</b>		<b>6,000</b>	<b>72,000</b>		<b>6000</b>	<b>72000</b>
<b>Shop Rent</b>		<b>2500</b>	<b>30000</b>		<b>2500</b>	<b>30000</b>
<b>Night guard</b>		<b>100</b>	<b>1200</b>		<b>100</b>	<b>1200</b>
<b>Others</b>		<b>200</b>	<b>2400</b>		<b>250</b>	<b>3000</b>
<b>Depreciation Expenses(21500*15%)</b>		<b>269</b>	<b>3225</b>		<b>269</b>	<b>3225</b>
<b>Total Operating Cost (F)</b>		<b>9869</b>	<b>118428</b>		<b>10119</b>	<b>121428</b>
<b>Net Profit =(E-F)</b>		<b>14131</b>	<b>169572</b>		<b>16881</b>	<b>202572</b>
<b>GT payback</b>		<b>45,000</b>			<b>45,000</b>	
<b>Retained Income:</b>		<b>124572</b>			<b>157572</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	75,000	0
1.2	Net Profit	169572	202572
1.3	Depreciation (Non cash item)	3225	3225
1.4	Opening Balance of Cash Surplus		127797
	<b>Total Cash Inflow</b>	<b>247797</b>	<b>333594</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	75,000	0
2.2	Investment Pay Back	45,000	45,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	120000	45,000
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>127797</b>	<b>288594</b>



## **S**TRENGTH

- Skill and 10Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 15 hours shop open

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs



# Photograph



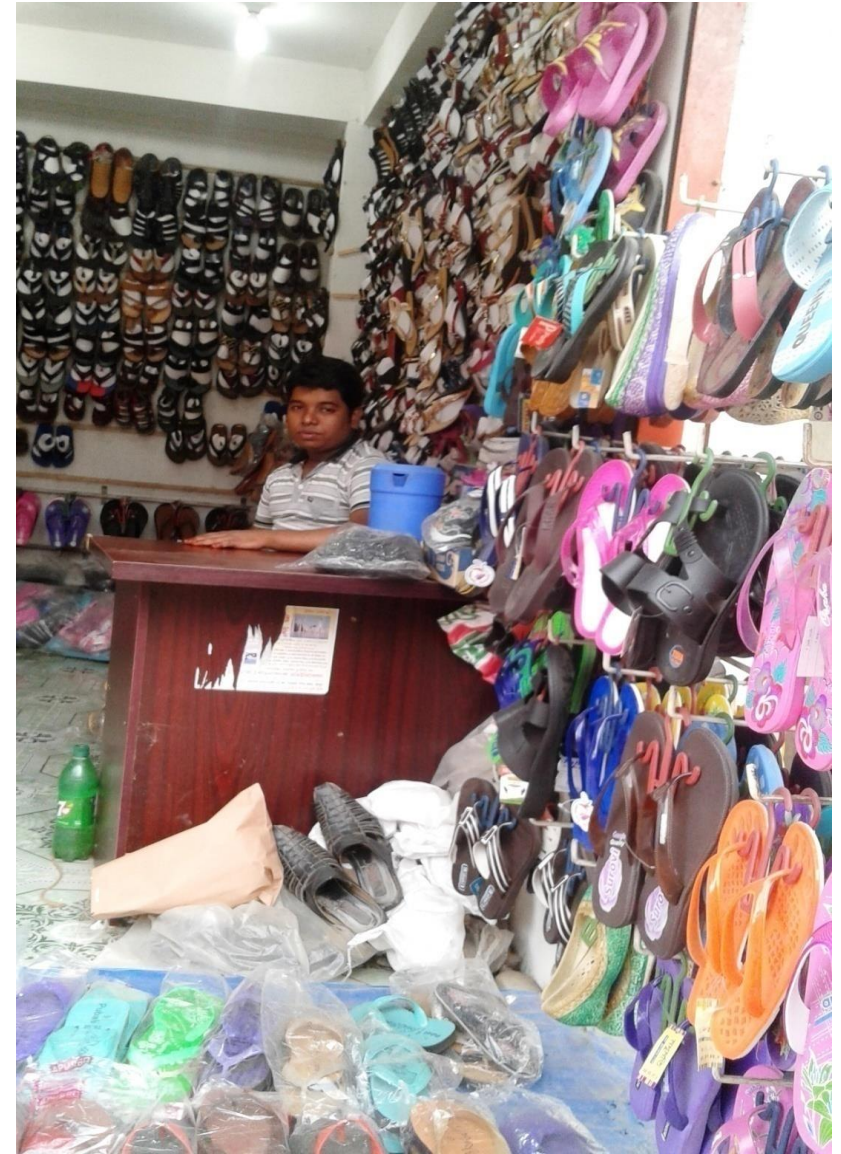
# Photograph



# Photograph



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# Photograph



**শিল্প নৌসেবা**  
**গণপ্রজাতন্ত্রী বাংলাদেশ**



নাম:   
 পিতা:   
 জন্ম তারিখ:   
 জন্মস্থান:   
 বর্তমান ঠিকানা:   
 মোবাইল নম্বর:   
 ইমেইল:

১. নাম:  ২. পিতা:

৩. জন্ম তারিখ:  ৪. জন্মস্থান:

৫. বর্তমান ঠিকানা:  ৬. মোবাইল নম্বর:

৭. ইমেইল:

ক্রমিক নং	বিবরণ	মূল্য
০১	স্বাস্থ্য পরামর্শ	১০০০০
০২	শিক্ষা	১০০০০
০৩	বাস	১০০০০
০৪	খাদ্য	১০০০০
০৫	মোট	৪০০০০






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



নাম: **মোঃ হাবিব গাজী**  
 Name: **Md. Habib Gazi**  
 পিতা: **মোঃ হিফাজ গাজী**  
 ঘর: **বিলু গের**  
 Date of Birth: **10 Jan 1989**  
**ID NO: 19891312222000103**

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে অন্য কেউ ব্যবহার করতে চেষ্টা করলে দণ্ডিত হবেন এবং জেপার করা হবেন।  
 ঠিকানা: **হাসানাবাদ, গাজী বাড়ি, গ্রাম: হাজরা, পোস্তা: হাজরা, ডাকঘর: হাজরা, জেলা: - চাঁদপুর, উপজেলা: হাজরা, উপসদ: হাজরা**


 জাতীয় পরিচয়পত্রের সচিব      জাতীয় পরিচয়পত্রের সচিব    ০৬-১০-২০১০







*Presented at*  
**38<sup>th</sup> Internal Design Lab**  
**on April 7, 2016 at GT**

