

*Proposed NU Business Name : **Hasan Shoe Palace***
*Business Category: **Footwear***



*Project Identified by: **Md. Asraf Alom, Asst. Officer, Jessore Sadar unit, Jessore***
*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Ujjal Hossain</i> Vill: Chawlia, Union: Nirendropur, Post: Rupdia, Upazila: Jessore Sadar, District: Jessore.
Age	: 25 years
Marital status	: Unmarried
Children	: N/A
No. of siblings:	: 03 (Three) Brothers and 01 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Khodeja Begum
(iii) Father's name	: Abdul Malek
(iv) GB member's info	: <i>Branch: Nirendropur, Centre # 56/mo,</i> <i>Loan no.: 2650/1, Member from 2001 to 2007</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 30,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan	: Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., perusing 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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand). He has 08 (Eight) years working experiences as an assistant in 03 (Three) shoe shops.
Other Own/Family Sources of Income	:	His elder brother's income from driving (Truck driver) and his younger brother's income from private service (restaurant). From his existing business income, he built a house with a amount of 10 (Ten) lac taka and built a godown with a amount of 01 (One) lac taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01934029022
NU's National ID No.	:	19914114783000178
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Khodeja Begum was a GB member from 2001 to 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hasan Shoe Palace</i>
Address/ Location	:	Rupdia bazar, Jessore.
Total Investment in BDT	:	Tk. 497,000
Financing	:	Self Tk. 397,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 25%.
(ii) Estimated % of proposed gross profit margin	:	On products 25%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	78,000	936,000
Less: Cost of Sales/Products (B)	2,250	58,500	702,000
Gross Profit (C) [C=(A-B)]	750	19,500	234,000
Less: Operating Cost:			
Electricity bill		800	9,600
Shop Rent		300	3,600
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		3,000	36,000
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-01- father)		3,500	42,000
Provision of bad debt		24	290
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		99	1,185
Total Operating Cost (D)		13,723	164,675
Net Profit (C-D):		5,777	69,325

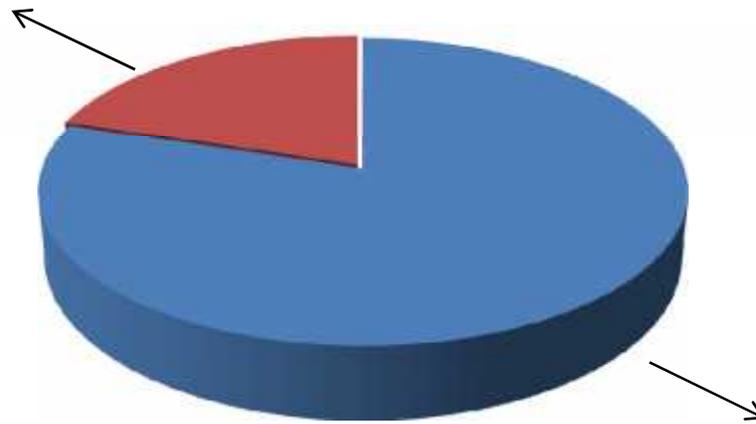
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of shoe & sandal etc.)	Investment in products (different types of shoe & sandal etc.)	235,500	100,000	335,500
Investment in Equipment & Tools (bulb and fan etc.)		2,700		2,700
Cash in Hand		2,000		2,000
Advance for shop		120,000		120,000
Debtors (Since May, 2016 to at present)		29,000		29,000
Decoration (fixture and fittings)		7,800		7,800
Total Capital		397,000	100,000	497,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 397,000
- GTT's Investment BDT 100,000
- Total Capital BDT 497,000

GTT's Investment
20%



Entrepreneur's
Contribution 80%

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
Estimated Sales income from Products (A)	4,500	117,000	1,404,000	5,220	135,720	1,628,640	5,742	149,292	1,791,504
Less: Cost of Sales/Products (B)	3,375	87,750	1,053,000	3,915	101,790	1,221,480	4,307	111,969	1,343,628
Gross Profit (C) [C=(A-B)]	1,125	29,250	351,000	1,305	33,930	407,160	1,436	37,323	447,876
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,150	13,800		1,200	14,400
Shop Rent		300	3,600		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		5,000	60,000		6,000	72,000		6,500	78,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-01)		4,500	54,000		6,000	72,000		7,500	90,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		24	290		24	290		24	290
Other Cost (stationary & Entertainment etc.)		950	11,400		1,150	13,800		1,250	15,000
Non Cash Item:									
Depreciation Expenses		99	1,185		99	1,185		99	1,185
Total Operating Cost (D)	-	19,370	227,955	-	23,570	282,835	-	26,770	321,235
Net Profit (C-D)	-	9,880	123,045	-	10,360	124,325	-	10,553	126,641
Retained Income			123,045			247,370			374,011

- Notes:** 1. **Agreed Grace period:** Six months
2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	127,045	132,325	134,641
1.3	Depreciation Expenses	1,185	1,185	1,185
1.4	Opening Balance of Cash Surplus	-	104,230	189,740
	Total Cash Inflow	228,230	237,740	325,566
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	104,230	189,740	277,566

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 01 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences: 15 years;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 771,011 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 270th as Yunus Centre and 75th In-house Executive
Social Business Design Lab
(GTT) on 06 June, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







দ্রাষ্টব্য

প্যাণেলস এন্ড বার্ন

হাসান সু পা

এখানে
পাইব
বিঃ দ্রঃ **বাট**

পাতি কপদিয়া বাজার, যশে











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



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



উজ্জ্বল হোসেন

নাম: মোঃ উজ্জ্বল হোসেন
Name: Md. Ujjal Hossain
পিতা: আব্দুল মালেক
মাতা: খদেজা বেগম
Date of Birth: 01 Jan 1991
ID NO: 19914114783000178



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র

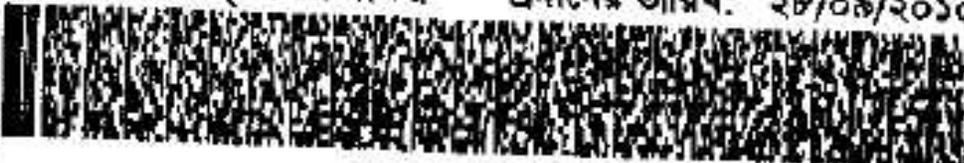


নাম: খোদেজা বেগম
Name: Khodeja Begum
স্বামী: আঃ মালেক
মাতা: জবেদা বেগম
Date of Birth: 01 Jan 1973
ID NO: 4114783445106

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হতে পারে।
ঠিকানা: বাসা/হোল্ডিং: ০, গ্রাম/রাস্তা: চাউলিয়া, ডাকঘর: রূপদিয়া - ৭৪০০, যশোর সদর, যশোর

উজ্জ্বল হোসেন

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৮/০৯/২০১০



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হতে পারে।
ঠিকানা: গ্রাম/রাস্তা: চাউলিয়া, উত্তরপাড়া, ডাকঘর: রূপদিয়া - ৭৪০৫, কোতলাশী, যশোর

খোদেজা বেগম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৫/২০০৮



Thank You