

Proposed NU Business Name : **M/S Sadia Shoe Store**
Business Category : **Shopkeeping, Shoe Shop**



Business Proposal Identified & Prepared by : **Md. Shofiql Islam, Assistant Nobin,
Gobindaganj Unit, Main Zone.**

Business Proposal Verified by : **Super Admin**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Zahangir Shakh Vill: Taraf Kamal, Union: Sapmara, District: Gaibandha
Age	: 33 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 2 (Two) Brothers
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Mst. Jahanara Begum
(iii) Father's name	: Late Seraj Munshi
(iv) GB member's info	: Branch: Gobindaganj, Gobindogonj, Centre # 0319-0487 Loan no.: 3565, Member since 03 October 1992 Existing loan: Tk. 25,000 Outstanding loan: Tk. 8,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Mother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	Under SSC
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.)	:	He has 9 (Nine) year(s) of experience in running his own business. He started the business with BDT 2,500 (Two Thousand Five Hundred) : On Hand Training
Other Own/Family Sources of Income	:	Mother's occupation: Businessman Income: Tk. 5,000 Developements from entrepreneur's current business are Cow Purchased, Land Lease etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01788914713
NU's NID/Birth Certificate No.	:	3213078686122
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jahanara Begum is a GB member since 03 October 1992, at first she took GB loan BDT 2,500 (Two Thousand Five Hundred).
- Gradually she took GB loan several times and utilized it for Business, Farming, Household.
- Finally GB loan helped her to improve Economic Condition, Livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Sadia Shoe Store</i>
Address/ Location	:	Talukder Market, Gobindaganj
Total Investment Required in BDT	:	Tk. 532,300
Financing	:	Self Tk. 412,300 Required Investment Tk. 120,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 5,500 (Five Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	5,000	140,000	1,680,000
Total Sales/commission (A)	5,000	140,000	1,680,000
Less: Cost of Sales			
Cost of Product(s)	4,250	119,000	1,428,000
Total Cost of Sales and Services (B)	4,250	119,000	1,428,000
Gross Profit (C) [C=(A-B)]	750	21,000	252,000
Less: Operating Cost			
Electricity Bill		500	6,000
Generator Bill		150	1,800
Shop Rent		1,000	12,000
Entertainment Exp		1,500	18,000
Night Guard Bill		150	1,800
Transportation Expense		3,000	36,000
Mobile Bill		500	6,000
Self & Family Expense		5,000	60,000
Others		300	3,600
Provision of bad debt		17	204
Non Cash Item			
Depriciation Expenses		125	1,495
Total Operating Cost (D)		12,242	146,899
Net Profit (C-D)		8,758	105,101

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different Types Of Shoes etc.)	Investment in products (Different Types Of Shoes etc.)	375,750	120,000	495,750
Investment in Machinaries (Television, Fan, Calculator, Light etc.)		5,500		5,500
Decoration (fixture and fittings)		9,450		9,450
Cash in hand		6,000		6,000
Bank Balance		0		0
Advance		75,000		75,000
Debtors		20,600		20,600
Creditors		(80,000)		(80,000)
Other Arrear Expense		(0)		(0)
Total Capital		412,300	120,000	532,300

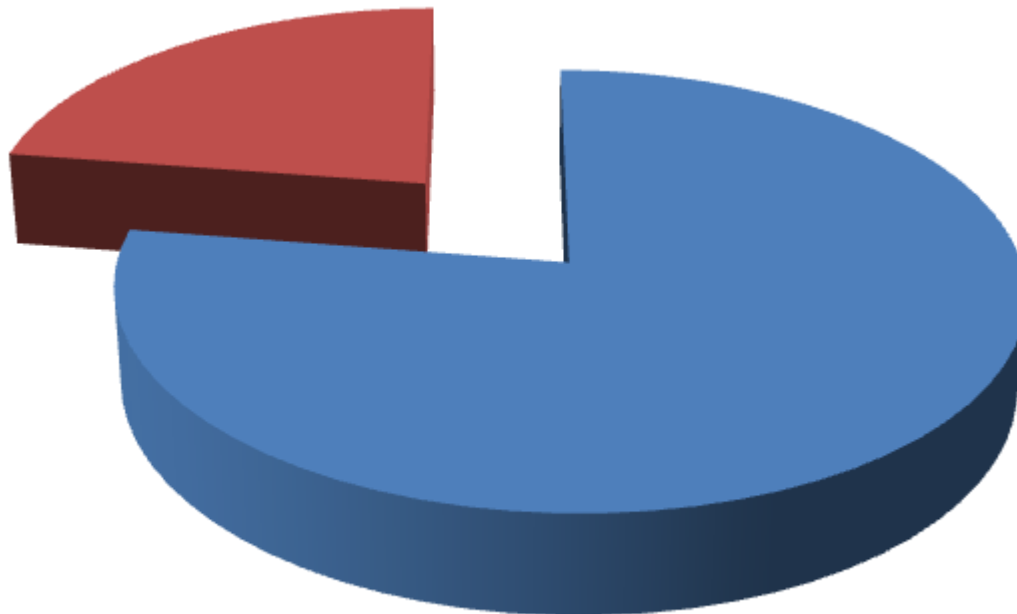
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 412,300 (77%)

■ GTT's Investment BDT 120,000 (23%)

■ Total Capital BDT 532,300

Amount (BDT)



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 Product(s)	7,000	196,000	2,352,000	7,840	219,520	2,634,240	8,624	241,472	724,416
Total Sales/commission (A)	7,000	196,000	2,352,000	7,840	219,520	2,634,240	8,624	241,472	724,416
Less: Cost of Sales									
Estimated cost of Product(s)	5,950	166,600	1,999,200	6,664	186,592	2,239,104	7,330	205,240	615,720
Est. Total Cost of Sales and Services (B)	5,950	166,600	1,999,200	6,664	186,592	2,239,104	7,330	205,240	615,720
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800	1,176	32,928	395,136	1,294	36,232	108,696
Less: Operating Cost									
Electricity Bill		500	6,000		550	6,600		605	1,815
Generator Bill		150	1,800		165	1,980		182	546
Shop Rent		1,000	12,000		1,100	13,200		1,210	3,630
Entertainment Exp		2,000	24,000		2,200	26,400		2,420	7,260
Night Guard Bill		150	1,800		165	1,980		182	546
Transportation Expense		3,500	42,000		3,850	46,200		4,235	12,705
Salary/Wages		3,000	36,000		3,300	39,600		3,630	10,890
Mobile Bill		700	8,400		770	9,240		847	2,541
Others		500	6,000		550	6,600		605	1,815
Self & Family Expense		5,500	66,000		6,050	72,600		6,655	19,965
Ownership Transfer Fee		1,000	9,000		1,000	12,000		1,000	3,000
Provision of bad debt		17	204		17	204		17	51
Non Cash Item									
Depriciation Expenses		125	1,495		125	1,495		125	375
Total Operating Cost (D)		18,142	214,699		19,842	238,099		21,713	65,139
Net Profit (C-D)		11,258	138,101		13,086	157,037		14,519	43,557
Retained Income			138,101			295,138			338,695

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Monthly 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.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	120000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	147101	169037	46557
1.3	Depreciation Expense	1495	1495	375
1.4	Opening Balance of Cash Surplus	6000	100596	199128
	Total Cash Inflow	274596	271128	246060
2.0	Cash Outflow			
2.1	Product Purchase	120000		
2.2	Investment Payback Including Ownership Transfer Fee	54000	72000	18000
	Total Cash Outflow	174000	72000	18000
3.0	Total Cash Surplus	100596	199128	228060

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- He has done On Hand Training training(s);
- Skilled and working experiences (9 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- increasing demand;
- Location of shop;

THREATS

- Increase of local competitors;

Pictures



















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



নাম: মোঃ জাহাঙ্গীর শেখ
Name: Md. Zahangir Sheikh
পিতা: মোঃ দিরোজ মুন্সী
মাতা: মোহাম্মদ জাহানারা বেগম
Date of Birth: 21 Jun 1983
ID NO: 3213078686122

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারানোর ক্ষেত্রে
স্বতন্ত্রভাবে পুনরায় পেমেন্ট প্রক্রিয়া করে অধিকার করা যেতে পারে।
উদ্দেশ্য: ভোটার/ভোতা, ভাড়া ভাড়া, ভাড়া ভাড়া, ভাড়া ভাড়া: সার্বস্বত্ব-৪-৭৫০,
বেসিকাল, পরিচয়


জাহাঙ্গীর শেখের স্বাক্ষর
প্রদানের তারিখ: ০৬/০৬/২০০৮



গোবিন্দগঞ্জ পৌরসভা

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০৬
তালুকদার মার্কেট
২২-০৫-২০১২
২০১৬
০৭-১১-২০১৬ ইং



২০১৭

মেসার্স সানিয়া সু স্টোর

জুতার দোকান (বাজার)

মোঃ জাহাঙ্গীর শেখ

মৃত্যু- নিরাজ মুন্সি

মোঃ জাহানারা বেগম

হোল্ডিং নংঃ ০; দোকান নংঃ ০; তালুকদার মার্কেট, গোবিন্দগঞ্জ

তরফ কামাল

তরফ কামাল

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গোবিন্দগঞ্জ পৌরসভা
০৭/১১/২০১৬
গোবিন্দগঞ্জ পৌরসভা, গাইবান্ধা

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 ಸಾ: ಅಶೋಕ ಕಾಲೇಜ್ ಬಾಬು ಕುಮಾರ್ ಸಾ: ಬಾಬು ಕುಮಾರ್ ಸಾ: ಅಶೋಕ ಕಾಲೇಜ್
 ಸಾ: ಅಶೋಕ ಕಾಲೇಜ್ (ವಿಜಯಪುರ ತಾಲ್ಲೂಕು)

೨೩ನೇ - ಸಾ: ಅಶೋಕ ಕಾಲೇಜ್ - ಬಾಲಕ ವಿಭಾಗ ಸಾ: ವಿಜಯಪುರ ಸಾ: ಅಶೋಕ ಕಾಲೇಜ್
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 (ವಿಜಯಪುರ ತಾಲ್ಲೂಕು)

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ಅ.ಸ.ಸ.



গ্রামীণ ব্যাংক

শাখা

আলিমগঞ্জ

সহজ ঋণের পাশ বই

নাম মাসুম হোসেন

কর্মী নং ৩২৩৫

গ্রুপ নং ০৫

কেন্দ্র নং ৪৩/৫

কেন্দ্রের নাম ৩৪৫৫ কামালপুর ইউনিয়ন

বই ইস্যুর তারিখ ২০/১১/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর

