

Proposed NU Business Name : **SHUME SHOE STORE**



NU Identified and PP Prepared By-  
*Md. Abu Musa Bhuiyan*  
*(Chandpur Sadar Unit)*

*Presented by*  
*Jainal Abedin Sumon*

**GRAMEEN TRUST** 

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

|                                      |   |  |
|--------------------------------------|---|--|
| Name                                 | : | Jainal Abedin Gazi   |
| Age                                  | : | 05/06/1989(26 years)   |
| Marital status                       | : | Married  |
| Children                             | : | N/A  |
| No. of siblings:                     | : | 2 Brothers, 1 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                   | : | Mrs.Monowara Begum   |
| (iii) Father's name                  | : | Mr.Md Ibrahim Gazi   |
| (iv) GB member's info                | : | Branch:Bagadi Centre # 11/m, Loanee no.6081,<br>Member since: 2000,                      First loan: Tk.2000 |
| Further Information:                 |   |  |
| (v) Who pays GB loan installment     | : | Father   |
| (vi) Mobile lady                     | : | N/A  |
| (vii) Grameen Education Loan         | : | N/A  |
| (viii) Any other loan like GCCN, GKF | : | N/A  |
| (ix) Others                          | : | N/A  |
| Education                            | : | SSC  |

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

|   |   |  |
|---|---|--|
| Present Occupation                      | : | Shoes & Cosmetics business                         |
| Trade license                           | : | 12/15  |
| Business Experiences and Training Info  | : | <b>8 years</b><br><b>Startup Investment -60000</b> |
| Other Own/Family Sources of Income      | : | Fisheries, contractor.                             |
| Other Own/Family Sources of Liabilities | : | N/A  |
| NU Project Source/Reference             | : | GT-Chandpur Sadar Unit.                            |

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

NU's mother has been a member of GB member since 2000. At first she took a loan amount of 2000 Taka from Grameen Bank. His father used this loan for his construction business and also use this loan for repairing their house. He also increased his assets from the business income.

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

|   |   |   |
|---|---|---|
| Business Name                                     | : | Shumi Shoe Store  |
| Address/ Location                                 | : | Sahjalal market,Bagra Bazar   |
| Total Investment in BDT                           | : | 200000  |
| Financing   | : | Self BDT 100000 (from existing business) 50 %<br>Required Investment BDT 100000 (as equity) 50% |
| Present salary/drawings from business (estimates) | : | 5000  |
| Proposed Salary                                   |   | <b>5000</b>   |
| Proposed Business                                 |   |   |
| (i) % of present gross profit margin              | : | <b>25%</b>  |
| (ii) Estimated % of proposed gross profit margin  |   | <b>25%</b>  |
| (iii) Agreed grace period                         |   | <b>5 months</b>   |

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

| <b>Particulars</b>  | <b>Existing Business (BDT) (1)</b> | <b>Proposed (BDT) (2)</b> | <b>Total (BDT) (1+2)</b> |
|---|------------------------------------|---------------------------|--------------------------|
| Investments in different categories:                      |                                    |                           |                          |
| (i) Different kind of stock items: Enclosed in next slide | 100000                             |                           |                          |
| (ii) Proposed items: Enclosed in next slide               |                                    | 100000                    |                          |
| <b>Total Capital</b>                                      | <b>100000</b>                      | <b>100000</b>             | <b>200000</b>            |

## Present stock items:

|   |         |
|---|---------|
| i)Burmese (10 dozens)-----                | 8000    |
| ii)Lather shoes ladies(5 dozens)---       | 8000    |
| iii)Lather shoes gents(5 dozens)---       | 12000   |
| iv)Cades(6 dozens)-----                   | 10000   |
| v)Sandal(5 dozens)-----                   | 5000    |
| vi)City -gold-----                        | 2000    |
| vii)Cosmetics-----                        | 5000    |
| viii)Furniture(showcase ,self, hanger)--- | 10000   |
| ix)Shop advance-----                      | 40000   |
| -----                                     |         |
| Total-----                                | 100,000 |

## Proposed items:

|                                     |        |
|-------------------------------------|--------|
| i)china shoes(25 dozens)-           | 10000  |
| ii)China ladies shoes(2 dozens)--   | 7000   |
| iii)Lather shoes ladies(10 dozens)- | 15000  |
| iv)Lather shoes gents(5 dozens)-    | 15000  |
| v)Burmese----- (25 dozens)-         | 5000   |
| vi)Burmese- baby (5 dozens)-        | 6000   |
| vii)Sandal(10 dozens)-              | 4000   |
| viii)China sandal(5 dozens) -       | 8000   |
| ix)School cades(2 dozens)-          | 8000   |
| x)cosmetics-                        | 10000  |
| xi)city-gold-                       | 5000   |
| xii)Plastic items-                  | 7000   |
| -----                               |        |
| Total-----                          | 100000 |

# **INFO ON EXISTING BUSINESS OPERATIONS**

| Particulars                                | Existing Business (BDT) |             |              |
|--|-------------------------|-------------|--------------|
|  | Daily                   | Monthly     | Yearly       |
| Sales (A)                                  | 1500                    | 45000       | 540000       |
| <i>Less: Cost of sales (B)</i>             | 1125                    | 33750       | 405000       |
| <b>Gross Profit( 25%) (C) [C=(A-B)]</b>    | 375                     | 11250       | 1,35,000     |
| <b>Less: Operating Costs</b>               |                         |             |              |
| Electricity bill                           |                         | 300         | 3600         |
| Generator bill                             |                         | 200         | 2400         |
| Shop Rent                                  |                         | 1000        | 12000        |
| Night Guard bill                           |                         | 100         | 1200         |
| Mobile bill                                |                         | 300         | 3600         |
| Present salary/Drawings- self              |                         | 5000        | 60,000       |
| Present salary-Employee (no. of employees) |                         |             |              |
| Others (including conveyance cost)         |                         | 200         | 2400         |
| <b>Non Cash Item:</b>                      |                         |             |              |
| Depreciation Expenses(10000*10%)           |                         | 83          | 1000         |
| <b>Total Operating Cost (D)</b>            |                         | <b>7183</b> | <b>86200</b> |
| <b>Net Profit (C-D):</b>                   |                         | <b>4067</b> | <b>48800</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        |
| Estimated Sales (A)                     | 2000         | 60000        | 720000        | 2200         | 66000        | 792000        | 2500         | 75000        | 900000        |
| <i>Less: cost of sales (B)</i>          | <b>1500</b>  | <b>45000</b> | <b>540000</b> | <b>1650</b>  | <b>49500</b> | <b>594000</b> | <b>1875</b>  | <b>56250</b> | <b>675000</b> |
| Gross Profit (C) [C=(A-B)] 25%          | 500          | 15000        | 180000        | 550          | 16500        | 198000        | 625          | 18750        | 225000        |
| <b>Less: Operating Costs</b>            |              |              |               |              |              |               |              |              |               |
| Electricity bill                        |              | <b>300</b>   | <b>3600</b>   |              | <b>400</b>   | <b>4800</b>   |              | <b>400</b>   | <b>4800</b>   |
| Shop Rent                               |              | <b>1000</b>  | <b>12000</b>  |              | <b>1000</b>  | <b>12000</b>  |              | <b>1000</b>  | <b>12000</b>  |
| Night Guard bill                        |              | 100          | 1200          |              | 200          | 2400          |              | 200          | 2400          |
| Generator bill                          |              | 200          | 2400          |              | 200          | 2400          |              | 200          | 2400          |
| Mobile Bill (SMS & Reporting inclusive) |              | 400          | 4800          |              | 400          | 4800          |              | 400          | 4800          |
| Proposed Salary- Self                   |              | 5000         | 60000         |              | 5000         | 60000         |              | 5000         | 60000         |
| Others                                  |              | 200          | 2400          |              | 200          | 2400          |              | 200          | 2400          |
| <b>Non Cash Item:</b>                   |              |              |               |              |              |               |              |              |               |
| Depreciation Expenses                   |              | 83           | 1000          |              | 83           | 1000          |              | 83           | 1000          |
| <b>Total Operating Cost (D)</b>         |              | <b>7283</b>  | <b>87400</b>  |              | <b>7483</b>  | <b>89800</b>  |              | <b>7483</b>  | <b>89800</b>  |
| <b>(Net Profit C-D) :</b>               |              | <b>7717</b>  | <b>92600</b>  |              | <b>9017</b>  | <b>108200</b> |              | <b>11267</b> | <b>135200</b> |
| <b>Payback to GT loan</b>               |              |              | <b>40000</b>  |              |              | <b>40000</b>  |              |              | <b>40000</b>  |
| <b>Retained Income:</b>                 |              |              | <b>52600</b>  |              |              | <b>68200</b>  |              |              | <b>95200</b>  |

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

| <i>Sl #</i> | <i>Particulars</i>                                | <i>Year 1<br/>(BDT)</i> | <i>Year 2<br/>(BDT)</i> | <i>Year 3<br/>(BDT)</i> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                   | 100000                  |                         |                         |
| 1.2         | Net Profit  | 92600                   | 108200                  | 135200                  |
| 1.3         | Depreciation (Non cash item)                      | 1000                    | 1000                    | 1000                    |
| 1.4         | Opening Balance of Cash Surplus                   |                         | 53600                   | 122800                  |
|             | <b>Total Cash Inflow</b>                          | <b>193600</b>           | <b>162800</b>           | <b>259000</b>           |
| <b>2.0</b>  | <b>Cash Outflow</b>                               |                         |                         |                         |
| 2.1         | Purchase of Product                               | 100000                  |                         |                         |
| 2.2         | Payment of GB Loan                                |                         |                         |                         |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 40000                   | 40000                   | 40000                   |
|             | <b>Total Cash Outflow</b>                         | <b>140000</b>           | <b>40000</b>            | <b>40000</b>            |
| <b>3.0</b>  | <b>Net Cash Surplus</b>                           | <b>53600</b>            | <b>122800</b>           | <b>219000</b>           |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Longstanding relationship with GB.  
Young ,Energetic .  
Locally renowned with mouth of words

## **W**EAKNESS

Lack of fund.  
Credit sales  
Village area

## **O**PPORTUNITIES

Would create more entrepreneur in market.  
People will get their test wise products.

## **T**HREATS

Theft.  
Fire.  
Political problem

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স্বাধীনপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: জয়ন্তাল আবদিন গাজী  
Name: Joyntal Abedin Gazi

বিত্ত: ইসলামী ব্যক্তি

ধর্ম: মুসলমান

Date of Birth: 05 Jun 1989

ID NO: 19891312222000168

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা  
কোনও ক্ষতিসাধনকারী কাজে ব্যবহার করা যাবে না।

বৈধতা: বাংলাদেশের সকল জেলা, মহানগর কর্তৃপক্ষ, পৌরসভা, উপজেলা, ইউনিয়ন, বঙ্গবন্ধু জাতীয়  
সভা - ১৯৯০, বিসমিল্লাহ সড়, ঢাকা

রক্তের গ্রুপ / Blood Group: O-

প্রস্তুতকারী কর্তৃপক্ষের স্বাক্ষর

প্রস্তুত তারিখ: ০০/১০/২০১০





স্বাক্ষরিত এবং সত্য  
যে এই লাইসেন্স প্রদান করা হল।

নং বাগাদী  
উপজেলা চাঁদপুর সদর

ইউনিয়ন পরিষদ  
জেলা চাঁদপুর বাংলাদেশ

**বাবসা বাণিজ্যের লাইসেন্স**

তারিখ ৩০/৭/১৫

শ্রী/শ্রীমতী  
শ্রী/শ্রীমতী  
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টাকা মাত্র

*(Signature)*  
৩০/৭/১৫

চেয়ারম্যান  
(মোহাম্মদ আলী খান)  
উপজেলা পরিষদ  
চাঁদপুর সদর, চাঁদপুর।

স্বাক্ষরিত  
এই লাইসেন্স প্রদান করা হল।

ଆମି ଆଉ  
କମ୍ପୋଜିଟ  
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ତାରିଖ — ୨୦୧୦/୨୦୨୫

ଟାଟ

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 ମାସିକ - ୨୨୦/-  
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Tibet







*Presented at*  
**GT's 19<sup>th</sup> Internal Design Lab**  
**On Oct 19, 2015 at GT**

