

*Proposed NU Business Name : **S. B . Shoes***

*Business Category: **General , Retail & Wholesales***



*Project Identified by: **Md Rubal Rana, Assistant NU, Takurgoan***

*Business Proposal Prepared by: **Md Rezaur Rashid Dewan***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>biren Ray</i> Vill: Rohibashi, Union: Rahimanpur, Post: Madargong , Upazila: Takurgoan, District: Takurgoan
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son & 01 (One) Daughter
No. of siblings:	:	Nil
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sheta Rani Ray
(iii) Father's name	:	Sunil Ray
(iv) GB member's info	:	<i>Branch: Jamalpur, Takurgoan , Centre # 91/mo, Loan no.: 8784, Membership since 2013 First loan: Tk. 9,000 Existing loan: Nil, Last Loan: Tk. 14,000</i>
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	:	H S C
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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 126,000. (One lac Twenty six thousand). : He has on hand training from his beside shop
Other Own/Family Sources of Income	:	His father income from his business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01724859390
NU's National ID No.	:	9419468401347
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sheta Rani Ray is a GB member since 2013 first she took GB loan BDT 9,000 (Nine thousand).
- Successively several times she utilized GB loan for purchasing cows, land and assisting her son in seasonal stock business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	S. B . Shoes
Address/ Location	:	Takurgoan road , Takurgoan
Total Investment in BDT	:	Tk. 1024000
Financing	:	Self Tk. 424000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 20% : On products 20%

INFO ON EXISTING BUSINESS OPERATIONS

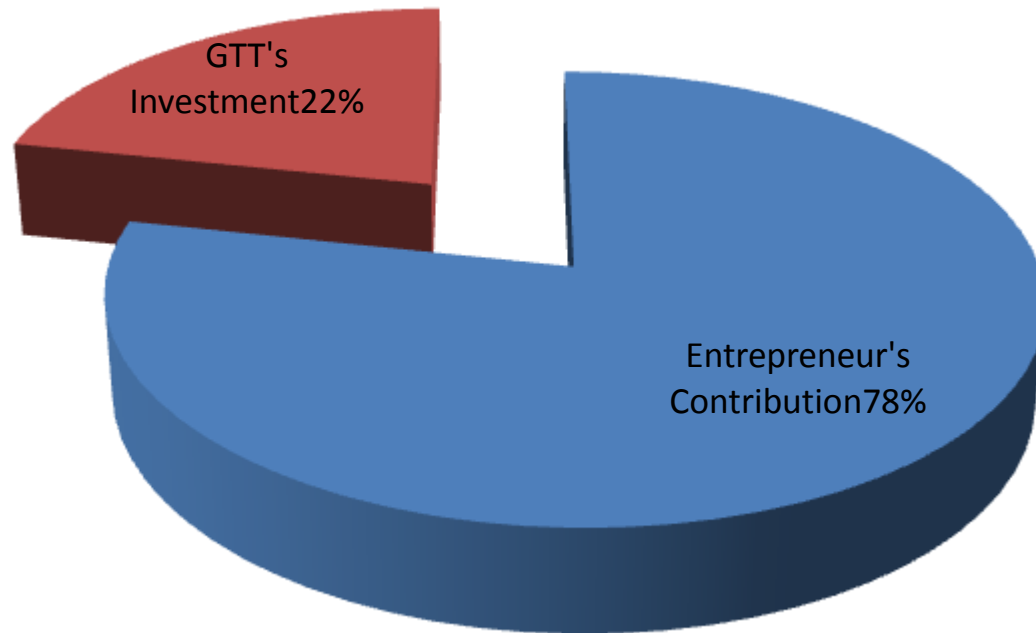
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	6,700	187,600	2,251,200
Less: Cost of sales of products (Product Purchase)			
	5,360	150,080	1,800,960
Gross Profit (C) [C=(A-B)]	1,340	37,520	450,240
Less: Operating Cost:			
Electricity bill		1,000	12,000
Night grad bill		300	3,600
Shop rent		1,000	12,000
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-3)		15,000	180,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		792	9,500
Total Operating Cost (D)		27,092	325,100
Net Profit (C-D):		10,428	125,140

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Shoes-ladies, gents and kids etc.)	Investment in products (Different types of Shoes-ladies, gents and kids etc.)	526,740	200,000	726,740
Investment in Equipment (Calculator, fan, light etc.)		1,000	-	1,000
Cash in hand		2,760	-	2,760
Advance for Shop		100,000	-	200,000
Decoration (Fixture & Fittings)		93,500	-	93,500
Total Capital		724,000	200,000	924,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 724000
- GTT's Investment BDT 200000
- Total Capital BDT 1024000



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
Sales income from products	7,500	210,000	2,520,000	8,500	238,000	2,856,000	10,000	280,000	3,360,000
Less: Cost of sales of products (Product Purchase)	6,000	168,000	2,016,000	6,800	190,400	2,284,800	8,000	224,000	2,688,000
Gross Profit (C) [C=(A-B)]	1,500	42,000	504,000	1,700	47,600	571,200	2,000	56,000	672,000
Less: Operating Cost:									
Electricity bill		1,050	12,600		1,150	13,800		1,200	14,400
Night grad bill		350			400	4,800		450	5,400
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		700	8,400		1,000	12,000		1,300	15,600
Conveyance bill		1,200	14,400		1,400	16,800		1,600	19,200
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-1)		15,000	180,000		16,000	192,000		17,000	204,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,700	20,400		2,000	24,000
Non Cash Item:									
Depreciation Expenses		792	9,500		792	9,500		792	9,500
Total Operating Cost (D)	-	30,170	349,840	-	32,820	393,840	-	35,720	428,640
Net Profit (C-D):	-	11,830	154,160	-	14,780	177,360	-	20,280	243,360

Notes: 1. **Agreed Grace period:** Six 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.)

<i>Sl #</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	162,160	193,360	259,360
1.3	Depreciation Expenses	9,500	9,500	9,500
1.4	Opening Balance of Cash Surplus	-	123,660	230,520
	Total Cash Inflow	371,660	326,520	499,380
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	123,660	230,520	403,380

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 05 yrs.	<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;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 1298,880 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 330th as Yunus Centre and 96th In-house Executive
Social Business Design Lab
(GTT) on August 22, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













শ্রীকৃষ্ণাও পৌরসভা কার্যালয়

ফর্ম নং _____

২০১৭-১৮ ইং পৌরসভার কার্যালয়ে এর ৫৪ নম্বর অনুমোদন করে ১ম শর্তাঙ্কিত
৫ নম্বর সার্বভূমিক পেশাদারি বা ব্যবসা প্রতিষ্ঠান পরিচালনার জন্য-

৫১০



ট্রেড লাইসেন্স

২০১৬-১৭ সনের স্থান স্থান পরিচালনা করিতে।

নাম: শ্রী. বীণা কান্ত
 পিতা: শ্রী. সুনির্মল কান্ত
 বাস: কলকাতা
 বসবাস প্রতিষ্ঠান: কলকাতা
 পেশা: কলকাতা

ক্রমিক নং	বিস্তারিত বিবরণ	মূল্য
১.	স্বাক্ষর	১০০/-
২.	ফটো	১০০/-
৩.	স্বাক্ষর	১০০/-
৪.	স্বাক্ষর	১০০/-

কমরেট: শ্রী. বীণা কান্ত
 ট্রেড লাইসেন্স প্রদানের আবেদন করিতে এখানে উপস্থিত সকল বিবরণী সত্য এবং পেশাদারি বা ব্যবসা পরিচালনার জন্য উপযুক্ত মর্মে প্রমাণিত হইবে।

এই বিধি বাস্তবায়ন ব্যয়, ট্রেড লাইসেন্স শাসন ২০১৪ নং অর্ডার শ্রীকৃষ্ণাও পৌরসভা ট্রেড লাইসেন্স শাসন ২০১৬ নং বিধানে করা হইবে এবং এই ট্রেড লাইসেন্স বিধানে করা হইবে।
 সার্বভূমিক প্রকল্পের নং ০৪৭০-০২০১৭-০১ নম্বর প্রকল্পের অধীনে।

শ্রীকৃষ্ণাও পৌরসভার প্রধান কর্মকর্তা
 শ্রীকৃষ্ণাও পৌরসভার প্রধান কর্মকর্তা
 শ্রীকৃষ্ণাও পৌরসভার প্রধান কর্মকর্তা
 শ্রীকৃষ্ণাও পৌরসভার প্রধান কর্মকর্তা

স্বাক্ষরকারীর নাম (সংরক্ষণের জন্য)

স্বাক্ষরকারীর নাম: _____
 ঠিক: শ্রীকৃষ্ণাও পৌরসভা

বিঃদ্রঃ- উপস্থিত স্বাক্ষরকারীর নাম ট্রেড লাইসেন্স প্রদানের উপর ২০১৬ নম্বর সার্বভূমিক প্রকল্পের অধীনে।

স্বাক্ষরকারীর নাম: _____



Thank You