

*Proposed NU Business Name : **Monzurul Shoe Store***

*Business Category: **Footwear***



*Business Proposal Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit,
Gaibandha***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Monzurul Islam</i> Vill: Kotalpur, Union: Sampara, Post: Ponditpara, Upazila: Gobindoganj, District: Gaibandha.
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) 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	:	Mst. Morsheda Begum
(iii) Father's name	:	Md. Afzal Hossen
(iv) GB member's info	:	<i>Branch: Katabari, Gobindoganj, Centre # 34/mo, Loan no.: 4672/1, Member since March 06, 1997 to May 22, 2010.</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 18,000
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.)	:	<p>02 (Two) years experience is running his own business. He started the business with BDT 20,000 (Twenty thousand).</p> <p>He has 05 (Five) years working experience as an assistant in different Shoes Shop.</p>
Other Own/Family Sources of Income	:	<p>His father's income from agriculture.</p> <p>he has purchased 04 (Four) decimal land and repairing own house from the benefit of Present Business income.</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01744829417
NU's National ID No.	:	19903213078000193
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Morsheda Begum is a GB member March 06, 1997 to May 22, 2010 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes and taken lease of 10 (Ten) decimal land
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Monzurul Shoe Store
Address/ Location	:	Golapbug Bazar, hakars Market, Gaibandha.
Total Investment in BDT	:	Tk. 359,000
Financing	:	Self Tk. 259,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

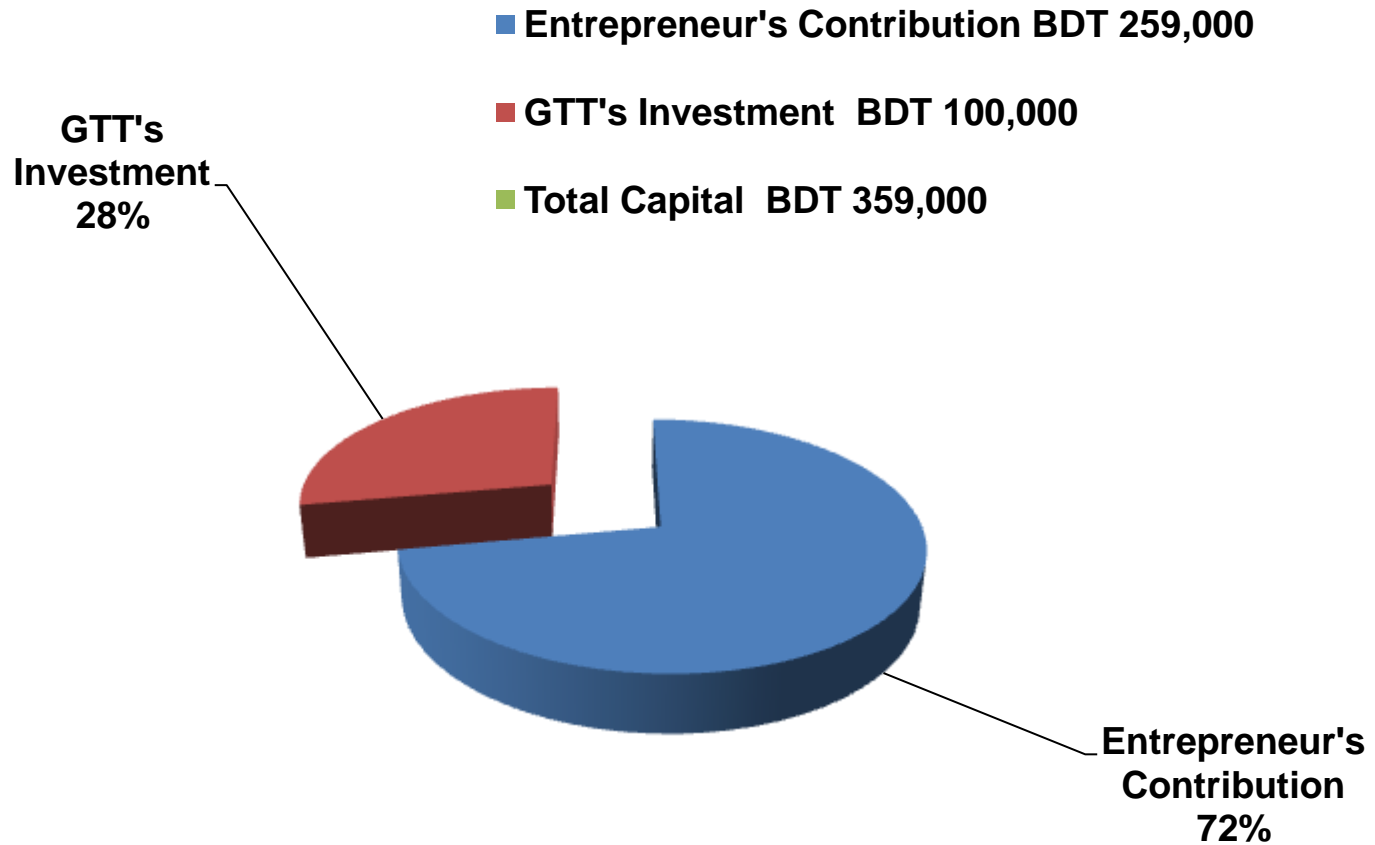
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	2,000	56,000	672,000
Cost of products (Product Purchase) (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		700	8,400
Night Guard bill		100	1,200
Shop rent		500	6,000
Mobile bill		500	6,000
Conveyance		2,000	24,000
Provision of bad Debt		6	68
Present Salary (Self & family)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		51	615
Total Operating Cost (D)		7,357	88,283
Net Profit (C-D):		3,843	46,117

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of shoes-ladies & gents, kids etc.)	Investment in products (Different types of shoes- ladies & gents, kids etc.)	132,190	100,000	232,190
Investment in equipment (Calculator, fan, light etc.)		1,100	-	1,100
Cash in hand		14,380	-	14,380
Advance for Shop		100,000	-	100,000
Debtors (Since January 2016 to at present)		6,830	-	6,830
Decoration (fixture and fittings)		4,500	-	4,500
Total Capital		259,000	100,000	359,000

SOURCE OF FINANCE



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)	3,300	92,400	1,108,800	3,795	106,260	1,275,120	4,288	120,074	1,440,886
Cost of products (Product Purchase) (B)	2,640	73,920	887,040	3,036	85,008	1,020,096	3,431	96,059	1,152,708
Gross Profit (C) [C=(A-B)]	660	18,480	221,760	759	21,252	255,024	858	24,015	288,177
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Night Guard bill		150	1,800		250	3,000		350	4,200
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		900	10,800
Conveyance		2,500	30,000		3,000	36,000		3,300	39,600
Provision of bad Debt		6	68		6	68		6	68
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-1)		2,500	30,000		3,000	36,000		4,000	48,000
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		700	8,400		800	9,600		800	9,600
Non Cash Item:									
Depreciation Expenses		51	615		51	615		51	615
Total Operating Cost (D)	-	13,874	162,483	-	15,704	188,443	-	17,854	214,243
Net Profit (C-D):	-	4,606	59,277	-	5,548	66,581	-	6,161	73,934
Retained Income			59,277			125,857			199,791

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	63,277	74,581	81,934
1.3	Depreciation Expenses	615	615	615
1.4	Opening Balance of Cash Surplus	-	39,892	67,087
	Total Cash Inflow	163,892	115,087	149,636
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	39,892	67,087	101,636

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (7years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 458,791 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 214th as Yunus Centre and 54th In-house
Executive Social Business Design Lab
(GTT) on March 23, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures









সোবিদপত্র

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 সোবিদপত্র
 ঠিকানা
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১. নাম: **মুন্সুরুল ইসলাম স্টু স্টোর**
 ২. পিতার নাম: **মুন্সুরুল ইসলাম**
 ৩. পিতার পেশা: **মোঃ আব্দুল হামিদ**
 ৪. পিতার ঠিকানা: **মোঃ আব্দুল হামিদ**
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 ১০. পিতার ঠিকানা: **মোঃ আব্দুল হামিদ**

ক্রমিক নং	বিবরণ	মূল্য
০১	সোবিদপত্র	৫০০
০২	সোবিদপত্র	০০
০৩	সোবিদপত্র	০০
০৪	সোবিদপত্র	০০
০৫	সোবিদপত্র	০০
০৬	সোবিদপত্র	৫০০
০৭	সোবিদপত্র	৫০০

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- ୧) ଯଦି କିଛି କଥା ନିଜର ହାତରେ ନୁହେଁ ତେବେ ନିଜର ହାତରେ ନିଜର କଥା କହିବାକୁ ଚାହୁଁ ନାହିଁ।
- ୨) ଯଦି କିଛି କଥା ନିଜର ହାତରେ ନୁହେଁ ତେବେ ନିଜର ହାତରେ ନିଜର କଥା କହିବାକୁ ଚାହୁଁ ନାହିଁ।
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সংগঠিত বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD | জাতীয় পরিচয় পত্র



নাম: মোঃ মন্সুরুল ইসলাম
 Name: MD. MUNZURUL ISLAM

পিতা: মোঃ মাহমুদ আলম

মাতা: মোছাঃ বেগম লেখা

Date of Birth: 14 Jun 1990

ID NO: 19903213076000193

এই কার্ডটি বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং
 সীমিত ক্ষেত্রে মাত্র ব্যবহারের জন্য প্রদত্ত এবং অন্য কোনো উদ্দেশ্যে ব্যবহার করা যাবে না।

বিস্তারিত: বাস, ভোটাধিকার, স্বাস্থ্যসেবার ব্যক্তিগত পরিচয়, জাতীয় পরিচয়পত্র, জেলা পরিষদ, জেলা পরিষদ।
 উদ্দেশ্য: পরিচয়পত্র - বাস, ভোটাধিকার, স্বাস্থ্যসেবার ব্যক্তিগত পরিচয়।

জন্মসনাক্তকৃত কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/০৬/২০২৪





ಸರ್ಕಾರದ ಕಛೇರಿ:-

೦೫/೦೬/೨೦೨೨

ಶ್ರೀ ಜಾರ್ಜ್, ಸರ್ಕಾರದ ಕಛೇರಿ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಕಛೇರಿ, ಬೆಂಗಳೂರು.
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ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಕಛೇರಿ, ಬೆಂಗಳೂರು.

೦೫/೦೬/೨೦೨೨

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಕಛೇರಿ, ಬೆಂಗಳೂರು.



Thank You