

*Proposed NU Business Name : **Rana Shoes***

*Business Category: **Footwear***



*Business Proposal Identified by: **Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ismail Hosan Rana</i> Vill: Dhurbona paikar, Union: Noyaladangga, Post: Ranihati, Upazila: Shivganj, District: Chapainawabganj.
Age	:	28 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Brother and 03 (Three) Sisters
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. Rokeya Begum
(iii) Father's name	:	Mohammad Ali
(iv) GB member's info	:	<i>Branch: Chattrajitpur, Centre # 03/mo,</i> <i>Loan no.: 1039, Membership since June 10, 1995</i> First loan: Tk. 3,000 Existing loan: Tk. 18,000, Outstanding Loan: Tk. 8,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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 Ten
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.)	:	04 (Four) years experience in running his own business. He started the business with BDT 150,000 (One lac fifty thousand). : He has 08 (Eight) years working experiences in his own seasonal business (mango & sugarcane).
Other Own/Family Sources of Income	:	His father's income from business (green coconut business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01764036676
NU's National ID No.	:	7018859047444
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rokeya Begum is a GB member since June 10, 1995 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for repairing house and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rana Shoes</i>
Address/ Location	:	Meshter market, Ranihati, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 409,000
Financing	:	Self Tk. 329,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 6,000 (Six 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,400	67,200	806,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		120	1,440
Shop rent		1,200	14,400
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Present Salary (Family & self)		6,000	72,000
Provision of bad debt		4	44
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		145	1,740
Total Operating Cost (D)		10,469	125,624
Net Profit (C-D):		6,331	75,976

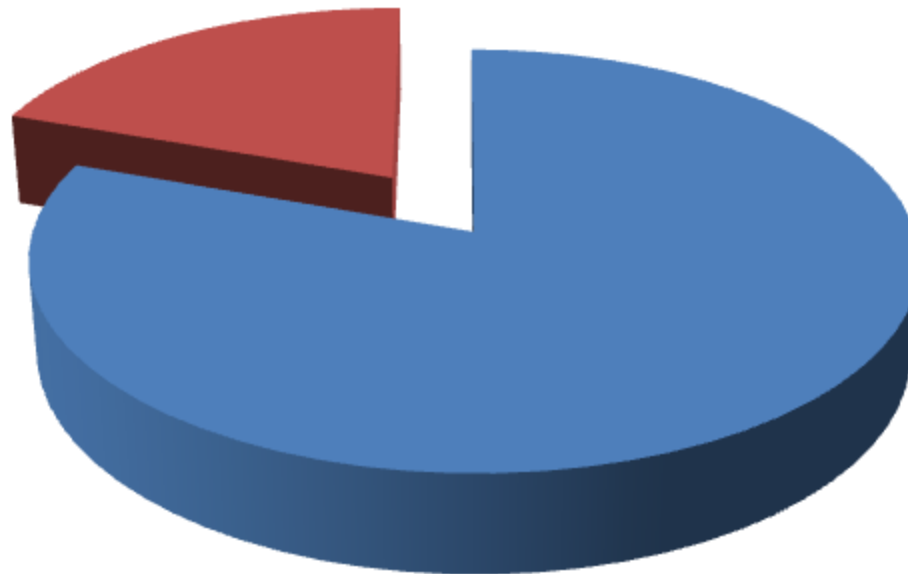
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of shoe and sandal etc.)	Investment in products (different types of shoe and sandal etc.)	293,200	80,000	373,200
Investment in Equipments (bulb and fan etc.)		1,300		1,300
Cash in Hand		3,000		3,000
Advance for Shop		25,000		25,000
Debtors (Since August, 2016 to at present)		4,430		4,430
Creditors (Since August, 2016 to at present)		(8,230)		(8,230)
Decoration (fixture and fittings)		10,300		10,300
Total Capital		329,000	80,000	409,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 329,000
- GTT's Investment BDT 80,000
- Total Capital BDT 409,000

GTT's Investment
20%



Entrepreneur's
Contribution 80%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	3,900	109,200	1,310,400	4,368	122,304	1,467,648	4,805	134,534	403,603
Less: Cost of Sales / Products (B)	3,120	87,360	1,048,320	3,494	97,843	1,174,118	3,844	107,628	322,883
Gross Profit (C) [C=(A-B)]	780	21,840	262,080	874	24,461	293,530	961	26,907	80,721
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	2,400
Generator bill		140	1,680		160	1,920		180	540
Shop rent		1,200	14,400		1,200	14,400		1,200	3,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	2,400
Night Guard bill		100	1,200		150	1,800		200	600
Conveyance		1,500	18,000		2,000	24,000		2,500	7,500
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		667	6,000		667	8,000		667	2,000
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	24,000
Provision of bad debt		4	44		4	44		4	11
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,600	19,200		1,900	5,700
Non Cash Item:									
Depreciation Expenses		145	1,740		145	1,740		36	435
Total Operating Cost (D)	-	12,510	148,124	-	14,480	173,764	-	16,342	49,351
Net Profit (C-D)	-	9,330	113,956	-	9,980	119,765	-	10,565	31,370
Retained Income			113,956			233,721			265,091

Notes: 1. **Agreed Grace period: Three months**

2. **Investment Payback schedule:** Monthly installment including 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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	119,956	127,765	33,370
1.3	Depreciation Expenses	1,740	1,740	435
1.4	Opening Balance of Cash Surplus	3,000	88,696	170,201
	Total Cash Inflow	204,696	218,201	204,006
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	48,000	12,000
	Total Cash Outflow	116,000	48,000	12,000
3.0	Total Cash Surplus	88,696	170,201	192,006

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience : 12 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.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 594,091 after 2 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 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



NOVESCHA
GUMTI
GUMTI

ASH

NIPER
MURRI

EMURA SHOES

Adress
Adress
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YUSP
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YUSP













সাইসেল ফি আদায় রেজিস্টার

পরিমাণ

বর্ষ বছর ১
২০১৫ - ২০

১নং নয়লাভাঙ্গা ইউনিয়ন পরিষদ

উপজেলা : লিঙ্গাছ, জেলা : বগুড়া

সাইসেল

ক্রমিক নং- 168

বই নং- ০২

তারিখ : ২৩/০৩/১৫

সাইসেল নম্বর- ১৬৮

প্রতিষ্ঠানের নাম

নয়লাভাঙ্গা ইউনিয়ন

প্রতিষ্ঠানের স্থান

লিঙ্গাছ, বগুড়া

সাইসেলদায়ীর নাম

মোঃ হুমায়ূন আলী

পিতা/স্বামীর নাম

মোঃ হুমায়ূন আলী

ঠিকানা মোঃ মোঃ হুমায়ূন আলী, লিঙ্গাছ, বগুড়া, ফোন নং- ১৬৮

শেষার ঘরনং : মোঃ হুমায়ূন আলী

তারিখ : ৩০/৩/১৫

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : টাকা - ২০০/-

(কোথাও ক্রমিক নং- ১৬৮)

হতে তার ব্যবসা/পুষ্টি/শেষার

১৬৮

চালিয়ে যাবার জন্য এই সাইসেল প্রদান করা হলো।

তারিখ : ২৩/০৩/১৫

তারিখ : ২৩/০৩/১৫
উপজেলা পরিষদ, লিঙ্গাছ, বগুড়া



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



নাম: মোঃ ইসমাইল হোসেন রানা

Name: Md. Ismail Hosan Rana

পিতা: মোহাম্মদ আলী

মাতা: মোসাঃ রোকিয়া বেগম

Date of Birth: 01 Nov 1989

ID NO: 7018859047444

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তির অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: চোড়বোনা পাইকার পাড়া, ডাকঘর: রাণীহাটি - ৬৩০০, শিবগঞ্জ, চাঁপাইনবাবগঞ্জ

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৮/০৮/২০০৮





গ্রামীণ ব্যাংক

৩৭

মহজ্ঞানের দাশাবই

নাম

স্বাধীনতা - স্বাধীনতা স্বদেশ

২০০০/০৩

কেন্দ্রের নাম

কেন্দ্রীয়

৩/০৩

শাখা

কলকাতা পুর শিবসঙ্গ শাখা।

Thank You