

# SHADMAN HOSSAIN

Writing Portfolio



Contact:

[shadman.growthmarketer@hotmail.com](mailto:shadman.growthmarketer@hotmail.com)

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01.

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## CONTENT WRITING

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# JUST FOR KICKS: HOW TO DRY YOUR SHOES

**What are shoes to a person if not a statement made with every stride?** It is commonly said in many parts of the world, that people are judged by what they wear, and the natural eye will always begin at someone's feet and the type of shoe they are wearing. Hence, keeping your kicks well groomed is of absolute importance.

Just as how our bodies need nurturing and maintenance, as do shoes. Cleaning shoes just won't cut it as they need to be properly dried to ensure minimal damage. If you are looking for the perfect guide on how to dry your shoes properly, then you are in the right place.

## How To Dry Out Shoes?

No matter how many times you wear them, shoes are vulnerable to wear and tear & yes, they too come with a lifeline. By ensuring proper cleaning and drying, you can extend that lifeline long enough that your great grandkids can put them up for auction in good condition.

On the matter of how to dry wet shoes, usually a bit of knowledge and expertise is required. Let us see below on the ways to dry shoes without causing damage to your precious pumps.

### Use A Towel:

Arguably the go-to method for anyone and everyone out there. Using the towel is by far one of the best ways to dry your shoe.

The soft, fluffy fabric material in your towel, will make sure it soaks up most of the moisture from the shoe. The better the quality of the towel, the faster the results. Cost effective and simple, just untie the laces to loosen the shoes, and stuff the shoe with the towel, after giving it a thorough rub. Then simply leave it up standing against a wall somewhere there is a good flow of air.

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### **Use The Newspaper:**

This is by far one of the most effective methods on how to dry your shoes fast without damaging it. If you have old newspapers around the house, always keep them. See, the material in newspapers is light but made in a way to absorb ink without destroying the paper material.

One of the oldest shoe dry hacks out there, simply gather loads of paper, crunch it and crumple it up in a ball and begin inserting them into the shoe. Take another load of paper, and wrap it around your shoes and tie a rubber around it. Make sure to leave it out in a wide aerated space.

The best part about using newspaper to dry your shoes is that it even removes the bad odor. Just be sure to replace the newspapers every few hours.

### **Throw Them In The Dryer:**

The home dryer method is an automated response in the back of our minds. If you are in a hurry, then using the dryer is the best solution.

Always ensure however, when using this method, keep the heat on low. Furthermore, you can take some socks and stuff them into the shoe to ensure they retain their shape after they have dried.

### **Buy A Shoe Dryer:**

Sure, a machine aptly made to do just as the name suggests is the best way to dry shoes. Think of buying a shoe dryer as an investment. Though it can be a costlier means in comparison to previous methods, a shoe dryer gets the job done perfectly.

A shoe dryer speeds up the process while ensuring no damage is done. It also ensures that bacteria, mold and other such nasty things do not grow from the dampness of the shoe. These essentially use amped room temperature to dry your shoes rather than use forced heat.

### **The Rice Method:**

This is very unconventional and rarely the first choice, but it works. Rice is known to quickly absorb any kind of moisture. Rice is one of the best drying agents, and when it comes to shoe care, the rice method can also help keep bacteria from growing and also remove bad odor.

There are two ways to use this; one is simply to fill up a large enough bag of rice with your shoe in it, and let it do wonders over time. The other is filling up your socks with rice, and using them in the place of insoles for hours and hours on.

## **The Fastest Way To Dry Shoes**

If you are thinking about how to quickly dry shoes, use a fan. Yes, it is simple and cost effective from the shoe dryer machine. Just remove the insole, and together with the shoe, find a way to stack or attach the shoes in front of the fan and let time dry out your shoes.

## **Is It Okay To Put Shoes In The Dryer?**

In all honesty, this method of drying shoes is best avoided, and for good reason. If you have dirty shoes lying about, which happens to be your favorite ones and you are faced with the question 'how to dry shoes in the dryer', stop! Best thing to do is find another method.

Firstly, not all shoes can be put in the dryer. If you have insulated or thigh-high boots, they will not fit into the dryer. Even if you somehow manage to put the boots in the dryer, the tumbling from the machine can cause damage.

Furthermore, the main problem with putting shoes in the dryer is the heat. The heat from the machine will cause the glues holding the shoe together to damage, which will eventually over time lead to loosening. If the shoes are made of leather, it will do a much significant amount of damage and can often lead to shrinkage.

## **How To Dry Tennis Shoes**

Often mistaken for running shoes, Tennis shoes are worn by very few people. They are flat and aside from on the court, it can be used to sport as casual sport attire. So when it comes to cleaning tennis shoes in particular, ensure the following steps;

- Remove the insoles and dry them using a fan or a shoe dryer.
- Use newspapers to stuff and wrap around the tennis shoe. Like running shoes, the fabric of tennis shoes reacts quickly to paper when it absorbs water.
- After a good amount of moisture has dissolved, remove the wet newspapers.
- Hang them out to dry. Find a space where there is a lot of airflow and ensure they hang. Just for tennis shoes, it is best to do it out in the yard.

## **Final Thoughts**

Sometimes the simplest mistakes can cause the biggest harm, and nothing will leave you hurt more than a damaged shoe. Afterall, stride is pride and nothing is off putting to yourself and others than damaged footwear. Always maintain proper care of your shoes. Caring for your kicks requires nothing but patience and our nifty, straight-to-the-point guide on how to dry your shoes, the proper, professional way.

# WHAT TO DO WITH A HIGH-VALUE HOUSE DURING MORTGAGE TERM

The economic times may be ruffled with a hint of uncertainty but that hasn't stopped the homeowners from investing in the real estate market. Buying a property is always considered a smart investment & mortgages have been the guiding hand for most in such decisions.

Knowing the value of your home, how much it costs, the equity loan, and your ability to refinance can go a long way. But what happens when the house value rises during a mortgage term? Let me share a personal experience on what happens when my house is worth more than my mortgage?

### **Why my house is worth more than my mortgage?**

A good while back (pre-pandemic), I was browsing some documents, calculating costs, thinking about my monthly mortgage payments, my credit score, and whatnot. As such, I came to realize, during the mortgage term, the value of my house increased. The reasons were in light of factors like local development like proper schools, recreational facilities, and employability.

There are many economic indicators that factor into the value of your home asset. But like me, if you have a mortgage taken out, & in that period your house becomes worth more than it was, what can you do?



\*\*\*These are articles written by me for a former client. Please note, written content is a sample, for portfolio only, & is not for usage by any other party other than the respective client\*\*\*

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### **What I did when my house value was high?**

Quite simply, I found the best course of action was to:

Show my home appraisal value so I wouldn't have to deal with mortgage insurance. When my home is worth more, it means the amount of equity I hold is also high. If you are in this position, you can request the lender to cancel the private mortgage insurance.

Take some of the equity out. Say in the current market, the interest rates are quite low. The money from the equity can be used to make renovations to your home for added value. There is an option such as a reverse mortgage, where you can borrow against your home equity.

Just be sure to not take out all of the equity

### **Refinancing when your home is worth more than the mortgage**

Depending on your location and mortgage period, refinancing is worth looking into. In short, known as a cash-out refinance, this will help you borrow slightly more on your equity (which is also high now due to a rise in your home value) than what you are owed.

Remember, more equity from refinancing our loan means you are slowly edging towards paying off the old amount on your mortgage.

### **FAQs**

#### **What happens to your mortgage if your house value drops?**

It will become harder to refinance your property. Before the drop in value, you had adjustable loans which were at fixed rates for refinancing. But the drop in value can make it difficult for you to qualify for equity.



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### **What if my house is worth more than my mortgage?**

The equity on your mortgage will increase along with the value of the house. As a result, you may be able to take a new, bigger mortgage out on your house.

### **Will the housing market crash in 2022?**

The real estate property market is highly unlikely to crash in 2022. Experts claim prices will very slowly and gradually begin to rise by that time.

### **What brings down property value?**

Factors like high mortgage rates and bad economic conditions are often the main reasons why a property sees its value fall. Other factors which devalue a property are crime, noise pollution & a bad neighborhood

### **Can I remortgage my house if I own it?**

Yes. As a property owner, you can remortgage your home at any time. 100% equity on your home means you are in a good financial position to remortgage

At the end of the day, the best thing you can do in such situations is to make a smart, calculative decision based on the numbers available. It's not every day your house will be worth more than the mortgage, but when it does happen, take advantage of it

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# MARINA TABASSUM: RESHAPING THE STRUCTURES OF SOCIETY

**Breaking down barriers** while reshaping the facets of tradition should be an aspiration of all future leaders. In the real-estate industry, Marina Tabassum functions as the perfect example. Independent architect and recent winner of the Aga Khan award, at the forefront of transition.

In fact, Bangladesh has the highest proportion of women in the workforce within South-east Asia. Findings conducted by the International Labour Organization's (ILO) in the report; "World Employment and Social Outlook: Trends 2018," stated female employment in Bangladesh has seen a 35% increase from 2008 to 2017. A good number but there is still a long way to go.

When we zoom in on the real-estate industry and look at the architectural set-up, the ratio of female to male architects is quite out of balance in Bangladesh. Statistics from the Institute of Architects Bangladesh (IAB) report in 2016 show the percentage of female architects who are full licensed members is 23.5%, which is low compared to the 76.5% of male full members. This is where Marina Tabassum's disposition and contribution in the architecture game can be considered monumental as it opens doors for aspiring projects and female architects to walk through.

A firm advocate of climate, culture and history which she instills in her symbolically translucent structures, Marina Tabassum has entered the scene to redefine not only structural brilliance through her aesthetic designs, but to bring indispensable change to a country where typecasts are on the verge of being broken.

The first woman in Bangladesh's history to have designed and facilitated a construction of the Bait Ur Rouf Mosque in Dhaka, Marina Tabassum took the first steps in reshaping ideals for an entire new generation. The Bait Ur Rouf Mosque, which lacks the appearance of traditional mosque structures, is a dome adorned by terra cotta brickwork, with light perforating sections insulated throughout the mosque. The Independence Monument (Museum of Independence) in Dhaka is another creation of Marina Tabassum, where she focuses heavily on aesthetics.

Iconic structures in Bangladesh have had a long history of male minds behind them, thus creating stereotypes in the architectural sector. For women who barely set foot in a mosque in Bangladesh and for Marina Tabassum to design one, is a big step down the line of something greater. Representation of such humble clarity in an intricate and complex architecture is a trademark of Marina Tabassum. By leading from the front, her work has the prospect of being the benchmark for women looking to shine in a sector where visions are not restricted.

Where art is a reflection of social imagery, Marina Tabassum is restructuring culture to defy norms and define a new Bangladesh. By bringing about positive change and paving the road for new generations to follow suit, Marina Tabassum's inspiration takes form in the shape of empowerment, not just employment.

\*\*This article was written by me when I worked at Lamudi Bangladesh (2017-18). The company was bought by Bproperty in Bangladesh in Dec, 2018\*\*

