

## Proposed NU Business Name: **IMRAN BEDING STORE**



Project identification and prepared by: MD. Delowar Hossain  
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>IMRAN</b>
Age	:	06-03-1994 ( 22 Yars)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers & 4 Sisters
Address	:	Vill: Nasera , P.O: Targaw, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SEFALI BEGUM</b>
(iii) Father's name	:	<b>MD. MOKTAR HOSEN</b>
(iv) GB member's info	:	Branch:, Ranigonj ; Centre # 42(Female), Member ID: 5502/1, Group No: 09 Member since: 07-04-208 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. He has 2 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-173812
Mother's Contact No.	:	01710-155745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEFALI BEGUM** joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>IMRAN BEDING STORE</b>
Location	:	Chad Bazar
Total Investment in BDT	:	BDT 175000/-
Financing	:	Self BDT 115000/-(from existing business) 66% Required Investment BDT 60000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cotton, mattress, pillow .</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kapasia.</li><li>▪Agreed grace period is 3 months.</li></ul>

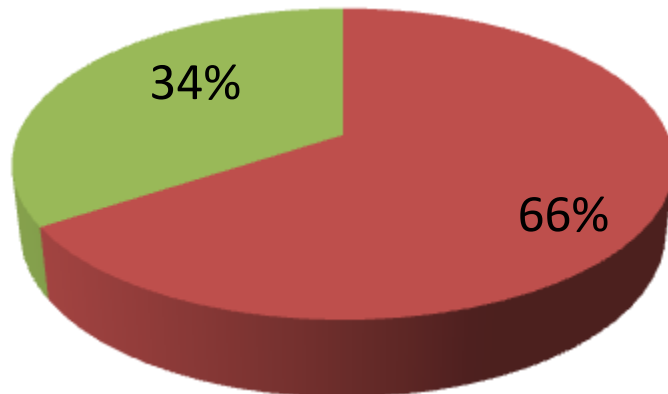
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cotton, mattress, pillow		150000	1800000
<b>Total sales (A)</b>		150000	1800000
<b>Less Variable Exp.</b>			
cotton, mattress, pillow		132000	1584000
<b>Total Variable exp. (B)</b>		132000	1584000
<b>Contribution Margin CM [C= (A-B)]</b>		<b>18000</b>	<b>216000</b>
<b>less fixed exp.</b>			
Rent		2000	24000
Electricity bill		500	6000
Transportation		800	9600
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		200	2400
Guard		300	3600
Genaretor		200	2400
Mobile		300	3600
<b>total fixed cost (D)</b>		14300	171600
<b>Net profit (E) [C-D]</b>		<b>3700</b>	<b>44400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cotton	15	3000	45,000	10	3,000	30,000	75,000
Materress	6	1500	9,000	5	1500	7,500	16,500
Blanket	4	1200	4,800	5	1200	6,000	10,800
Pillow	14	300	4,200	20	300	6,000	10,200
Cloth	4	5000	20,000	2	5000	10,000	30,000
Others	10	200	2,000	10	50	500	2,500
Security			30,000				30,000
<b>Total</b>	<b>53</b>		<b>115,000</b>	<b>52</b>		<b>60,000</b>	<b>175,000</b>

## Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 60,000
- Total 175,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
cotton, mattress, pillow		175500	2106000	2211300	2321865
<b>Total Sales (A)</b>		<b>175500</b>	<b>2106000</b>	<b>2211300</b>	<b>2321865</b>
less variable Expenses					
cotton, mattress, pillow		154440	1853280	1945944	2043241
Total variable Expenses (B)		154440	1853280	1945944	2043241
<b>Contribution Margin (CM)= (A-B)</b>		<b>21060</b>	<b>252720</b>	<b>265356</b>	<b>278623.8</b>
<b>Less Fixed Expenses</b>					
Rent		2000	24000	24000	24000
Electricity bill		500	6000	16000	3000
Transportation		880	10560	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Guard		300	3600	3600	3600
Genaretor		200	2400	2400	2400
Mobile		400	4800	7400	4800
Total Fixed Cost		14500	174000	211040	163440
<b>Net Profit (E) (C-D)</b>		<b>6560</b>	<b>78720</b>	<b>54316</b>	<b>115183.8</b>
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	78,720	54,316	115183.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54,720	85036
	<b>Total Cash Inflow</b>	138720	109036	200219.8
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	
3	<b>Net Cash Surplus</b>	54,720	85036	176219.8

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03; Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







Handwritten text in Urdu script on the wall, likely a shop name or address.

Handwritten text in Urdu script on a vertical wooden post, likely a shop name or address.

# FAMILY PICTURE

