

Proposed NU Business Name: **ROFIQUE BEDING STORE**



Project identification and prepared by: Modon Kumer Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Sojol Hossan
Age	:	30-05-1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	0 2 Brothers
Address	:	Vill: Dakshinkhan Madrasha Road ,P.O:Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Taslima
(iii) Father's name	:	Late Rofiqul Islam
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 10(Female), Member ID: 1071 , Group No: 01 Member since: 09-05-1997 (20Years) First loan: BDT = 2500 /-
Further Information:		Outstanding loan:= 45810/-
(v) Who pays GB loan installment	:	Mother
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01620-821206
Family's Contact No.	:	01714-610660
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Taslima joined Grameen Bank since 20 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info8

Business Name	:	ROFIQUE BEDDING STORE
Location	:	Mamtaj Market,Dakshinkhan Dhaka
Total Investment in BDT	:	BDT 830,000/-
Financing	:	Self BDT 530,000/- (from existing business) 64% Required Investment BDT 300,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT8 ,000
Proposed Salary	:	BDT 8,000
Size of shop	:	15ft x 10 ft=150 square ft
Security of the shop	:	BDT 300,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Balbat cloth,China Porda,Bad set, Bangla Porda, Fom set ,China Balish,China kuson,Mosari,Kuson kover etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing three employee. ▪The shop is rented . ▪Collects goods from Islampur,Baburhat . ▪Agreed grace period is 3 months.

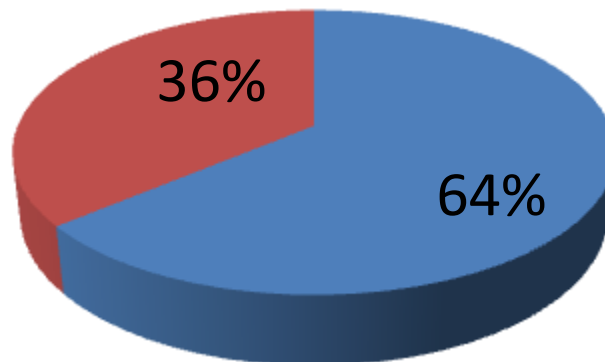
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bedding Cloth	6,500	195,000	2,340,000
Sewing	500	15,000	180,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Bedding Cloth	5,200	156,000	1,872,000
Total variable Expense (B)	5,200	156,000	1,872,000
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		2000	24,000
Transportation		2,000	24,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		24,000	288,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		41,300	495,600
Net Profit (E) [C-D]		12,700	152,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Belbet cloth	85	520	44200	Belbet cloth	150	520	78000	122,200
China porda	60	310	18600	China porda	80	310	24800	43,400
Bed sheet	150	150	22500	Bed sheet	200	150	30000	52,500
Desi Porda	180	70	12600	Desi Porda	250	70	17500	30,100
Foam set	14	4800	67200	Foam set	10	4800	48000	115,200
China Balish	30	300	9000	China Balish	50	300	15000	24,000
China Kushan	50	150	7500	China Kushan	200	150	30000	37,500
Mosary	50	380	19000	Mosary	15	380	5700	24,700
Kushan Cover	110	130	14300	Kushan Cover	20	130	2600	16,900
Advance			300000				0	300,000
Others			15100	Others			48,400	63,500
Total			530,000				300,000	830,000

Source of Finance

■ Entrepreneur's contibution 530000 ■ Investor's Investment 300000 ■ Total 830000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Bedding Cloth	7,500	225,000	2,700,000	2,835,000	2,976,750
Sewing	600	18,000	216,000	226,800	238,140
Total Sales (A)	8,100	243,000	2,916,000	3,061,800	3,214,890
Less. Variable Expense					
Bedding Cloth	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)	2,100	63,000	756,000	793,800	833,490
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		2100	25,200	26,460	27,783
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		24,000	288,000	302,400	317,520
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		41,760	501,120	518,976	537,725
Net Profit (E) [C-D)		21,240	254,880	274,824	295,765
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	254,880	274,824	295,765
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		134,880	289,704
	Total Cash Inflow	554,880	409,704	585,469
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	134,880	289,704	465,469

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 08 Years
Own Business : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









APEX FOAM
The choice of millions

ডিলার: বাফিক বেডিং হাউস

দক্ষিণ খান বাজার, উত্তরা

বাফিক বেডিং হাউস

প্রোগ্রাম
মমত
দক্ষিণ
মোবা

নবীন উদ্যোক্তা
স্বাস্থ্যের দৌ পিতৃ মর্ত্যের মনে দি


সমস্ত ধরনের স্প্রিং, কোকক, জামিন, বাসিন, পর্দা, মশারী, ফোম, ফোম কভার, মেট্রোপ, ফাইবার কভার, বেডসিট, বেড কভার, প্রিন্ট করা হয়





নাম: ১৪৫
১৫০১৫
 পিতার নাম: ১৫০১৫
 ঠিকানা: ১৫০১৫
 পোস্ট অফিস: ১৫০১৫
 পোস্ট কোড: ১৫০১৫
 মোবাইল নম্বর: ১৫০১৫
 ইমেইল: ১৫০১৫
 স্বাক্ষর: ১৫০১৫

গ্রামীণ ব্যাংক
 গ্রামীণ ব্যাংক


 গ্রামীণ ব্যাংক

~~১৫০১৫~~

অহঙ্ক প্রদানের পাশবর্তী

১৫০১৫

নাম	<u>১৫০১৫</u>
কেন্দ্রের নাম	<u>১৫০১৫</u>
শাখা	

FAMILY PICTURE

