

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



Project identification and prepared by: Mafuzur
Rahaman, Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD .BADSHA MIA
Age	:	15/03/1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	04 Sons
No. of siblings:	:	1 Brothers& 0 Sisters
Address	:	Vill: Daibari, P.O: Bormi Sreepur , P.S: Sreepur, 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	:	MST. RAHIMA
(iii) Father's name	:	MD. ALAUDDIN
(iv) GB member's info	:	Branch: Bormi, Steepur , Centre # 44 /m), Member ID: 2541/1, Group No: 04 Member since: 1993-2008(15 Years) First Loan: BDT 5,000 /-, Last Loan: BDT 20,000/-, Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-195836
Family's Contact No.	:	01850-426283
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MSt. Rohima Khaturn joined with Grameen Bank for 15 years. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

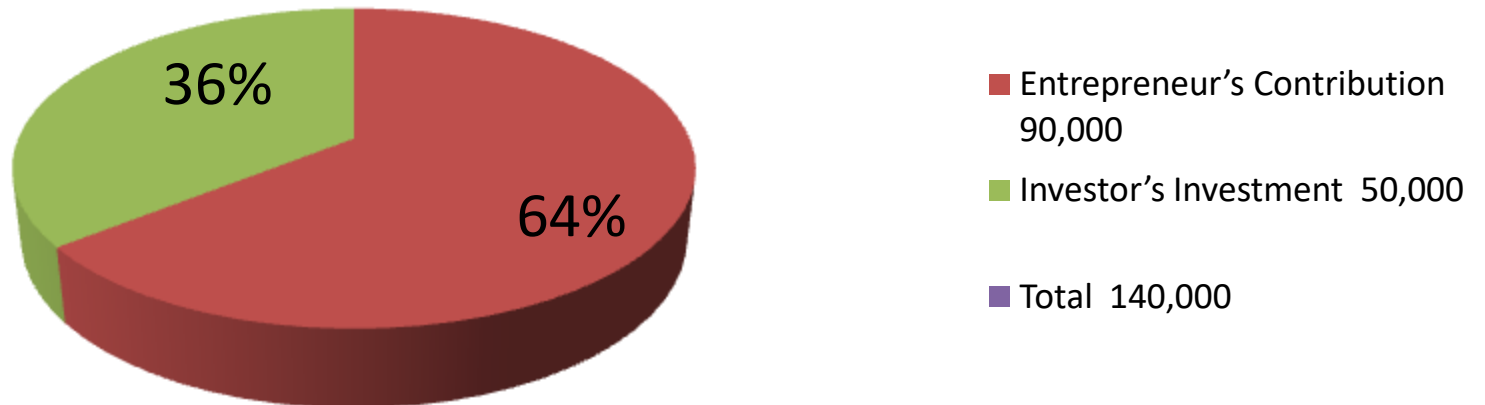
Proposed Nobin Udyokta Business Info

Business Name	:	SUJON BEDING STORE
Location	:	Gazipur
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Toshok, Lep,Piono etc. ▪Average 35% gain on sales. ▪The business is operated by entrepreneur. Existing one employee. ▪The shop is rented. ▪Collects goods from Rajabari, Sreepur. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Long cloth, Pillo, Cotton ETC	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Long cloth, Pillo, Cotton ETC	780	23400	280800
Total Variable Expense	780	23400	280800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		5700	68400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Long Cloth	100	350	35,000			0	35,000
Pillo	50	120	6,000				6,000
Cotton			36,000			50,000	86,000
cover	50	80					0
Others			13,000			0	13,000
			0			0	0
	200	550	90,000			50,000	140000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Long cloth, Pillo, Cotton ETC	1700	51000	612000	642600	674730
0	0	0	0	0	0
Total Sales(A)	1700	51000	612000	642600	674730
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1105	33150	397800	417690	438575
Total Variable Expense	1105	33150	397800	417690	438575
Contributon Margin (CM) [C=(A-B)]	595	17850	214200	224910	236156
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6900	82800	83800	84830
Net Profit (E)= [C-D]		10950	131400	137970	144869
Investment Pay Back			20.000	20.000	20.000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131,400	137970	144868.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111400	229370
	Total Cash Inflow	181,400	249,370	374,239
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	111,400	229,370	354,239

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 04 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

