

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



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Chagal naiya,feni

Project verified by: Susanto kumar biswas



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

Name	:	<b>ABDUL RAHIM</b>
Age	:	27/09/1984( 34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	04 Brother 03 Sisters
Address	:	Vill: Dhormopur P.O: Feni P.S: Feni sadar , Dist: Feni.
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>ROJJOBER NESA</b>
(iii) Father's name	:	<b>LATE: SHOFIQUR RAHMAN</b>
(iv) GB member's info	:	Branch: Feni, Centre # 9(Female), Member ID:5243/1, Group No: 02 Member since: 05-03-2000-2006 (6Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
(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 And Training Info	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-074475
Mother's Contact No.	:	01849-845176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROJJOBER NESHA** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

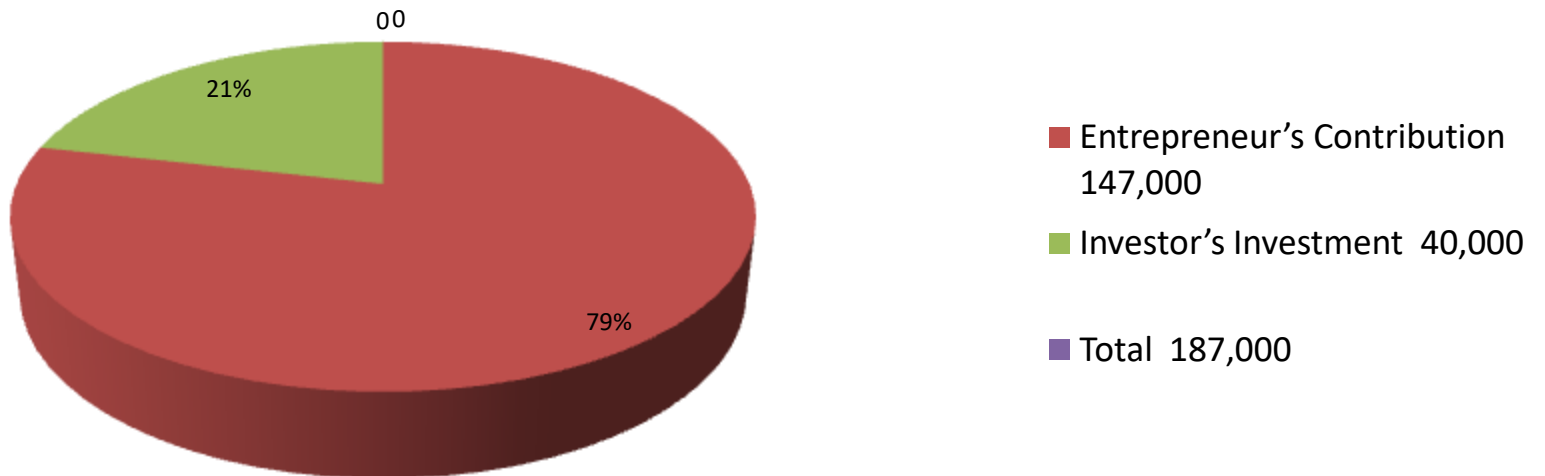
Business Name	:	<b>SADIA BADING STORE</b>
Location	:	Chadgazi bazar ,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 1,87,000/-
Financing	:	Self BDT 1,47,000/- (From Existing Business) 79% Required Investment Bdt,40,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like toshok.lep.tula,etc.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
toshok.lep.tula,etc.	2100	63000	756000
	0	0	0
<b>Total Sales(A)</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
toshok.lep.tula,etc.	1680	50400	604800
<b>Total Variable Expense</b>	<b>1680</b>	<b>50400</b>	<b>604800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>
<b>Less Fixed Expense</b>			
Rent		1800	21600
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
toshok	12	1,700	20,400	7	1,700	11,900	32,300
lep	5	1,300	6,500	7	1,300	9,100	15,600
tula	1	0	40,100	1	19,000	19,000	59,100
others	1	20,000	20,000			0	20,000
security	0	0	60000			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>19</b>	<b>23000</b>	<b>147,000</b>	<b>15</b>	<b>22,000</b>	<b>40,000</b>	<b>187,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
toshok.lep.tula,etc.	2600	78000	936000	982800	1031940
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
toshok.lep.tula,etc.	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		1800	21600	21600	21600
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>97780</b>	<b>98369</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>	<b>94500</b>	<b>99225</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74000	152500
	<b>Total Cash Inflow</b>	<b>130,000</b>	<b>168,500</b>	<b>251,725</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,000</b>	<b>152,500</b>	<b>235,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chadgazi bazar  
,Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





কর্ণার

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সাদিয়া-বেডিং-স্টোর









