

Proposed NU Business Name: **Ekhlas Bedding Store**



Project identification and prepared by: Md Shahadat
Hossain , Dhanbari Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. A. KALAM
Age	:	10-06-1983 (34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	03Brothers 0Sisters
Address	:	Vill:Netamsora ,P.O: Ramkrisnobarī ,P.S: Dhanbarī, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.SALEHA BEGUM
(iii) Father's name	:	MD. ADOM
(iv) GB member's info	:	Branch: Nalhara, Centre # 11(Female), Member ID: 1175/1 , Group No: 01 Member since: 2000-2014(14Years) First loan: BDT = 3,000 Last Loan = 20,000

Further Information:

(v) Who pays GB loan installment	:	Outstanding loan:= 0
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	06 years of business experience.
Own Business and Training Info	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-708600
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SALEHA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EKHLAS BEDDING STORE
Location	:	Notun bazar,Dhanbari,Tangail
Total Investment in BDT	:	BDT 134,550/-
Financing	:	Self BDT 84,550/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;lep,balis,chadar etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhanbari ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Revenue (sales)			
toshak lape	5,000	150,000	1,800,000
	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
toshak lape	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		750	9,000
Electricity Bill		250	3,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		6000	72,000
Entertainment		500	6,000
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		13,900	166,800

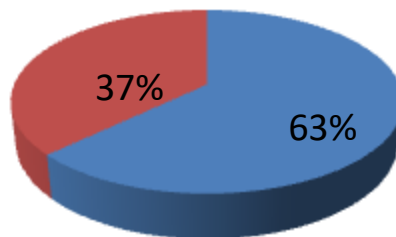
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
tula	10m	900	9000	tula	30m	900	27,000	36,000
toshak ar kapor	400g	45	18000	toshak ar kapor	200g	45	9,000	27,000
laper kapor	300g	40	1200	laper kapor	200g	40	8,000	9,200
chhadore	200g	130	2600	chhadore	0	0	0	2,600
lungy	35p	350	8750	lungy	0	0	0	8,750
moshare	100g	25	2500	moshare	2	0	0	2,500
rdemat moshore	30p	250	7500	rdemat moshore	5	0	0	7,500
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			10,000	Others			6,000	16,000
Secuirity of Shop			25,000					25,000
Machinaries			0	Machinaries			0	0
Total			84,550				50,000	134,550

Source of Finance

■ Entrepreneur's contibution 84550

■ Investor's Investment 50000

■ Total 134550



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
toshak lape	6,000	180,000	2,160,000	2,268,000
	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
toshak lape	5,100	153,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		750	9,000	9,000
Electricity Bill		275	3,300	3,465
Transportation		1,100	13,200	13,860
Salary (self)		5,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000
Entertainment		550	6,600	6,930
Graud Bill		110	1,320	1,386
Generator Bill		105	1,260	1,323
Mobile Bill		210	2,520	2,646
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		14,100	169,200	170,610
Net Profit (E) [C-D)		12,900	154,800	169,590
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	154,800	169,590
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		124,800
	Total Cash Inflow	204,800	294,390
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	124,800	264,390

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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







FAMILY PICTURE

