

RAZZAK BEDDING STORE



33rd Design Lab (Executive)
19 October 2014

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	RAZZAK
Age	:	18-01-1994 (20 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Permanent Address	:	Vill: Kawlar P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. ANOWARA
(iii) Father's name	:	Mr. CHOTON MIA
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 38 (Male), Member ID: 4151/2, Group No: 10 Member since :02-01-2002 (12 Years), First loan: 10,000 taka.
Further Information:		Existing loan:.50,000 Taka Outstanding: 48,900 taka
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,BRAC, ASA etc.	:	No
Education, till to date	:	S.S.C Pass

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	:	Five years experience in running business. he is now interested to scale up his business. : He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-940385
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	RAZZAK BEDDING STORE
Location	:	Kawlar Bazar, Dokshinkhan, Dhaka
Total Investment in BDT	:	4,00,000 Taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bed Sheet, Pillow, Curtain, Foam, Cover, Net etc.▪Average 15% gain on purchase.▪The Business will be increase from the second year 5% gradually.▪The business is operating by the entrepreneur. Existing two employee.▪Collects goods from Islampur & Tongi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara is a member of Grameen Bank since 12 years. At first she was took 10,000 taka loan from Grameen Bank. Anowara consecutively took loan from GB. Utilize loan in their own Razzak Bedding Store business. By the utilization of GB loan she also purchase a land by 3,00,000 taka.

Existing Business

BDT (TK)

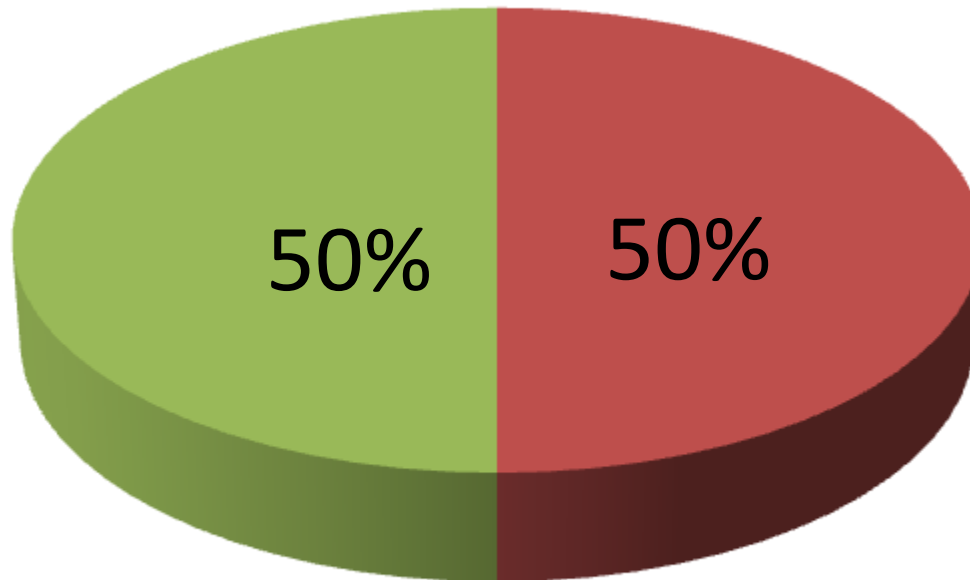
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	5,750	172,500	2,070,000
Total Sales (A)	5,750	172,500	2,070,000
Less. Variable Expense			
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	5,000	150,000	1,800,000
Total variable Expense (B)	5,000	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		6,500	78,000
Electricity Bill		400	4,800
Entertainment		200	2,400
Salary (staff)		5,000	60,000
Transportation		1,000	12,000
Guard		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		13,500	162,000
Net Profit (E) [C-D]		9,000	108,000

Investment breakdown

Particulars	Existing	Proposed	Proposed Total
Curtain, Bed Sheet, Pillow, Net, Mattress, Cushion	1,88,000	2,00,000	3,88,000
Machine	12,000	-	12,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	9,660	289,800	3,477,600	3,651,480	3,834,054
Total Sales (A)	9,660	289,800	3,477,600	3,651,480	3,834,054
Less. Variable Expense					
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	8,400	252,000	3,024,000	3,175,200	3,333,960
Total variable Expense (B)	8,400	252,000	3,024,000	3,175,200	3,333,960
Contribution Margin (CM) [C=(A-B)]	1,260	37,800	453,600	476,280	500,094
Less. Fixed Expense					
Rent		6,500	78,000	81,900	85,995
Electricity Bill		500	6,000	6,300	6,615
Entertainment		200	2,400	2,520	2,646
Salary (staff)		6,000	72,000	75,600	79,380
Transportation		1,500	18,000	18,900	19,845
Guard		100	1,200	1,260	1,323
Mobile Bill & SMS Monitoring		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	63,000	66,150
Non Cash Item					
Depreciation		100	1,200	1,200	1,200
Total Fixed Cost		20,300	243,600	255,720	268,446
Net Profit (E) [C-D]		17,500	210,000	220,560	231,648
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	210,000	220,560	231,648
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		82,300	224,060
	Total Cash Inflow	411,200	304,060	456,908
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	48,900		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	328,900	80,000	80,000
3	Net Cash Surplus	82,300	224,060	376,908

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Properly Accounts Keeping.

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;
Targeting local women;

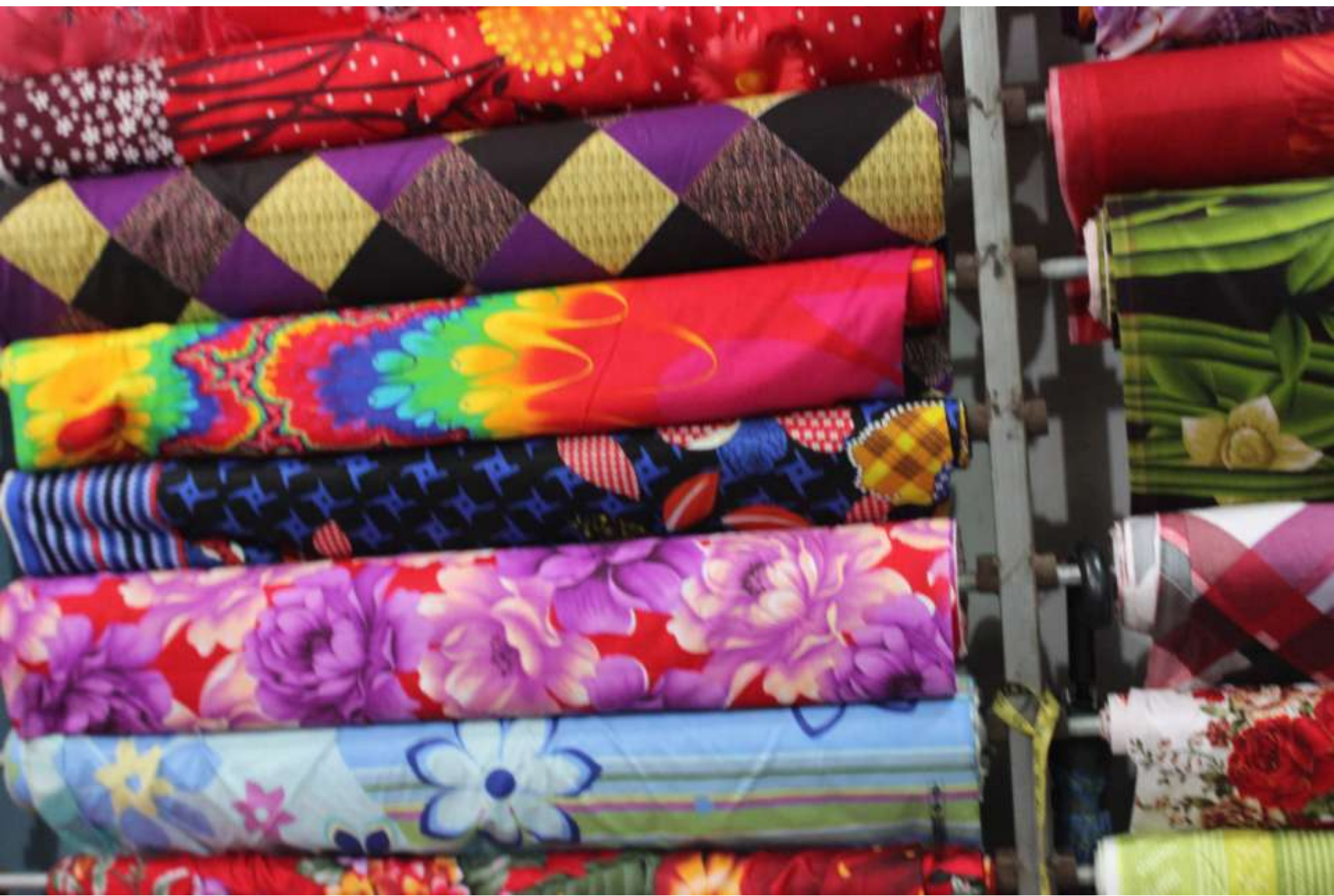
THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







FAMILY PICTURE

