

# Proposed NU Business Name: **NUPUR BEDDING STORE**



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Elenga Unit, Tangail

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

Name	:	<b>MONIR HOSSAIN</b>
Age	:	10-10-1985 (30 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Chunutia, P.O: Terki, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST. REHENA BEGUM</b>
(iii) Father's name	:	<b>MD JOSHIM UDDIN</b>
(iv) GB member's info	:	Branch: Khilda kalihati, Centre # 45 (Male), Member ID: 4746, Group No: 06 Member since: 21-11-2005 (10Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 30,000 /-, Outstanding loan: BDT 20,100/-
(v) Who pays GB loan installment	:	Father
(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	:	12 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017299-30672
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST. REHENA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, business & home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NUPUR BEDDING STORE</b>
Location	:	Chok Khilda, Kalihati, Tangail.
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 2,70,000/- (from existing business) 57% Required Investment BDT 2,00,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	45 ft x 14 ft= 630 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pillow, Mattress.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪After getting equity fund two employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Roptani, Valuka.</li><li>▪Agreed grace period is 4 months.</li></ul>

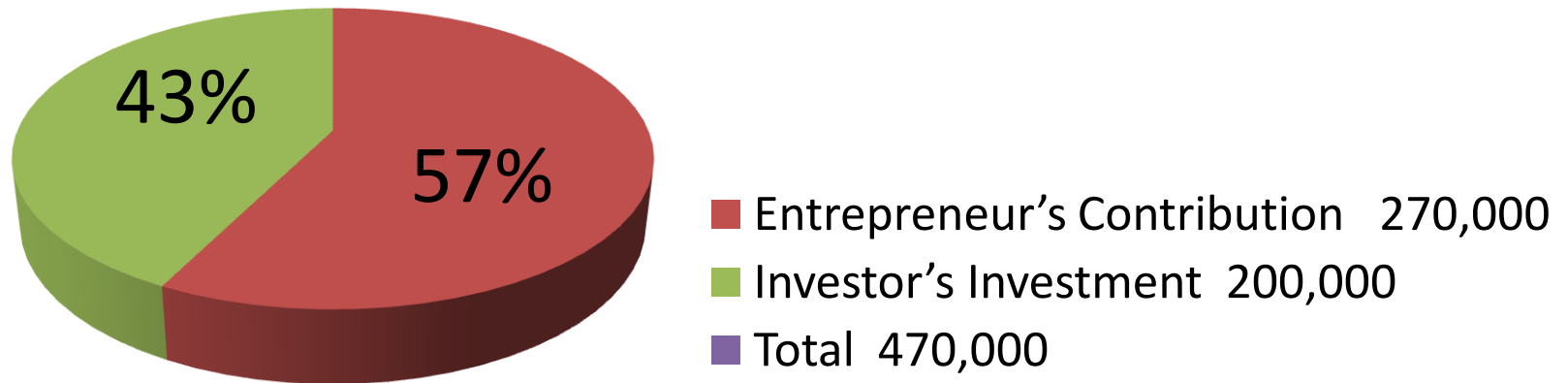
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Bedding Item	230,000	2,760,000
<b>Total Sales (A)</b>	<b>230,000</b>	<b>2,760,000</b>
<b>Less. Variable Expense</b>		
Bedding Item	184,000	2,208,000
<b>Total variable Expense (B)</b>	<b>184,000</b>	<b>2,208,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>46,000</b>	<b>552,000</b>
<b>Less. Fixed Expense</b>		
Rent	4,500	54,000
Electricity bill	200	2,400
Mobile Bill	200	2,400
Transportation	6,000	72,000
Salary (self)	5,000	60,000
Salary (Staff)	20,000	240,000
Entertainment	500	6,000
<b>Total fixed Cost (D)</b>	<b>36,400</b>	<b>436,800</b>
<b>Net Profit (E) [C-D]</b>	<b>9,600</b>	<b>115,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Garments Cotton(4ton x 25000)	100,000	100,000	200,000
Curpus Cotton ( 1ton x 500000)	50,000	50,000	100,000
Cloths (200 yard x 35)	70,000	50,000	120,000
Ready Made Mattress (50 x 1000)	50,000	-	50,000
<b>Total</b>	<b>270,000</b>	<b>200,000</b>	<b>470,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Bedding Item	350,000	4,200,000	4,410,000	4,630,500
<b>Total Sales (A)</b>	<b>350,000</b>	<b>4,200,000</b>	<b>4,410,000</b>	<b>4,630,500</b>
<b>Less. Variable Expense</b>				
Bedding Item	280,000	3,360,000	3,528,000	3,704,400
<b>Total variable Expense (B)</b>	<b>280,000</b>	<b>3,360,000</b>	<b>3,528,000</b>	<b>3,704,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>70,000</b>	<b>840,000</b>	<b>882,000</b>	<b>926,100</b>
<b>Less. Fixed Expense</b>				
Rent	4,500	54,000	54,000	54,000
Electricity bill	200	2,400	3,000	3,500
Mobile Bill	300	3,600	4,000	4,500
Transportation	9,000	108,000	115,000	120,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	33,000	396,000	396,000	396,000
Entertainment	500	6,000	7,000	8,000
<b>Total Fixed Cost</b>	<b>52,500</b>	<b>630,000</b>	<b>639,000</b>	<b>646,000</b>
<b>Net Profit (E) [C-D]</b>	<b>17,500</b>	<b>210,000</b>	<b>243,000</b>	<b>280,100</b>
<b>Investment Payback</b>		<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	210,000	243,000	280,100
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,000	293,000
	<b>Total Cash Inflow</b>	<b>410,000</b>	<b>373,000</b>	<b>573,100</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,000</b>	<b>293,000</b>	<b>493,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

**নূপুর বেডিং স্টোর**  
শ্রীঃ মোঃ মনির হোসেন

এখানে সুন্দর কারিগরি ছত্তা ল্যাপ, তেফক, জাতিম  
ও বাগিশ বানানো হয় এবং সকল ধরনের কল তুলো  
ও ফোম পাইকপী ও সুচরা বিক্রয় করা হয়।  
লুফের রহমান মন্ডিন মহিলা কলেজের উত্তর পাশে

মাঝাবড়ী, এলেশা, কলিগাড়ী, টাঙ্গাইল। মোবাই: ০১৭২৯-৯৩০৬৭২























# FAMILY PICTURE

