



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abul Bashar</i> Vill: Monirampur, Union: Monirampur Municipality, Post: Monirampur, Upazila: Monirampur, District: Jessore.
Age	:	28 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother and 04 (Four) Sisters
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. Meherun Nesa
(iii) Father's name	:	Md. Golam Rosul
(iv) GB member's info	:	<i>Branch: Rajganj, Jessore, Centre # 75/mo,</i> <i>Loan no.: 8454, Member since July 31, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 27,775
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Master's in History
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). He has 01 (One) years working experiences as an assistant in a local shop (bedding shop).
Other Own/Family Sources of Income	:	His father's income from business (sanitary business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01918789180
NU's National ID No.	:	412603625116
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Meherun Nesa is a GB member since July 31, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Meherun Bedding House</i>
Address/ Location	:	Monirampur bazar, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 403,000
Financing	:	Self Tk. 253,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (quilt,mattress, pillow, bed sheet and pillow cover) (A)	4,000	104,000	1,248,000
Less: Cost of sales of products (product purchase & wages) (B)	3,200	83,200	998,400
Gross Profit (C) [C=(A-B)]	800	20,800	249,600
Less: Operating Cost:			
Electricity bill		250	3,000
Generator bill		150	1,800
Shop Rent (self)			-
Night Guard bill		80	960
Mobile bill		500	6,000
Conveyance		3,200	38,400
Provision of bad Debt		1	15
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant - 1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		370	4,440
Total Operating Cost (D)		13,551	162,615
Net Profit (C-D):		7,249	86,986

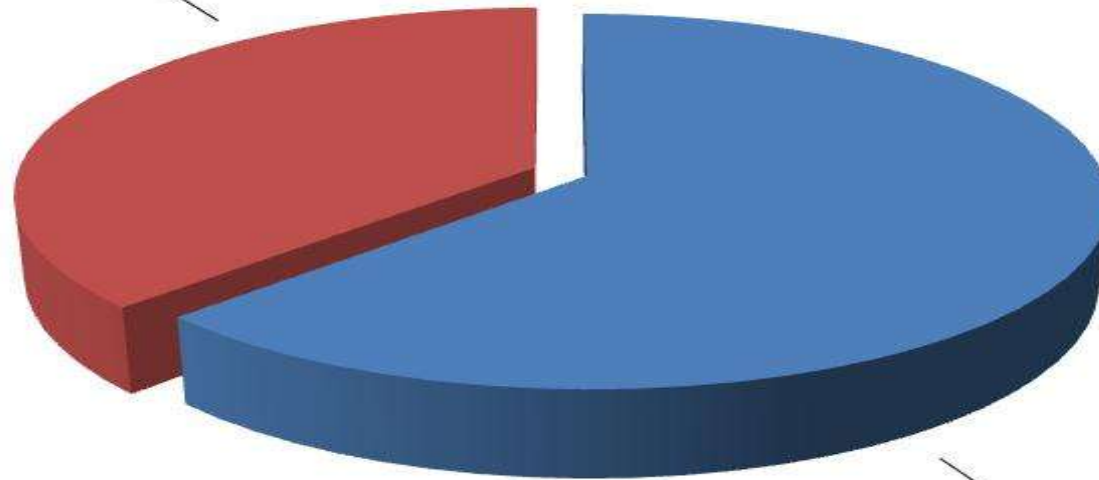
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (quilt, pillow, pillow cover, bed sheet, mattress, cotton and gauze cloth etc)	Investment in products (different types of cotton, gauze cloth and thread etc)	211,002	150,000	361,002
Investment in Machineries (sewing machine)		6,400		6,400
Investment in Equipments (scissors, weight balance, bulb and fan etc.)		2,000		2,000
Cash in hand		148		148
Debtors (Since December, 2015 to at present)		1,450		1,450
Creditors (Since December, 2015 to at present)		200		200
Decoration (fixture and fittings)		31,800		31,800
Total Capital		253,000	150,000	403,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 253,000
- GTT's Investment BDT 150,000
- Total Capital BDT 403,000

GTT's
Investment
37%



Entrepreneur's
Contribution
63%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (quilt, mattress, pillow, bed sheet and pillow cover) (A)	5,600	145,600	1,747,200	6,440	167,440	2,009,280	7,213	187,533	2,250,394
Less: Cost of sales of products (product purchase & wages) (B)	4,480	116,480	1,397,760	5,152	133,952	1,607,424	5,770	150,026	1,800,315
Gross Profit (C) [C=(A-B)]	1,120	29,120	349,440	1,288	33,488	401,856	1,443	37,507	450,079
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		130	1,560		180	2,160		180	2,160
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		4,000	48,000		4,800	57,600		5,600	67,200
Provision of bad Debt		1	15		1	15		1	15
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		6,000	72,000		7,500	90,000		8,500	102,000
Proposed Salary (Assistant - 1)		4,000	48,000		5,000	60,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
Non Cash Item:									
Depreciation Expenses		370	4,440		370	4,440		370	4,440
Total Operating Cost (D)	-	18,446	215,085	-	22,146	265,755	-	25,296	303,555
Net Profit (C-D):	-	10,674	134,356	-	11,342	136,102	-	12,210	146,524
Retained Income			134,356			270,457			416,981

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	140,356	148,102	158,524
1.3	Depreciation Expenses	4,440	4,440	4,440
1.4	Opening Balance of Cash Surplus	-	81,021	161,562
	Total Cash Inflow	294,796	233,562	324,526
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	213,775	72,000	72,000
3.0	Total Cash Surplus	81,021	161,562	252,526

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03
Permanent: 01 and Production basis : 02
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Good reputation;
- Skilled and working experiences (06 yrs);

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 669,981 after 3 years excluding payback of investor's money.

WEAKNESS

- Can not supply goods as per demand.

THREATS

- Increase of local competitors;

Presented at 16th In-house Executive Social Business Design Lab
On October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



মেহেরুন বেডিং হাউজ

বোয়াল বাসার
এখানে সূক্ষ্ম অধিকার করে, বেশ
স্বাস্থ্য, জড়িত, বেচারা, বেশী
কমিশন করে, সেসব প্রকারে
পাইকারী ও খুচরা
সিদ্ধান্ত করা হয়।

বাংলাদেশ
অবেশা
কম্পোন
পুত্রাতন কৃষি ব্যাংক
সেবার ০১৭১২-৪০৪৯৬৬, ০১৮০২-৬৪৮









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Thank You