

Proposed NU Business Name: **RITU BEDING STORE**



Project identification and prepared by Md Yasin Alam
Sreenagar, Munshiganj

Project verified by: Md Siddqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Rashedul
Age	:	28-09-1991 (26 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers, 3 Sisters
Address	:	Vill: Kamargao, P.O:Kamargao, P.S:Srinagar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rashida Begum
(iii) Father's name	:	Md. Tota Mia
(iv) GB member's info	:	Branch: Vaggokul, Centre # 37\ (Female), Member ID 4882 Group No: 07 Member since:02-07-1992(25Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 5,2000, Outstanding loan: 26832
(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	:	Two years Experience
Other Own/Family Sources of Income	:	30,000tk yearly
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688-239414
Mother's Contact No.	:	01925-189858
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shreenagar Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Begum Shirin joined Grameen Bank since 25 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

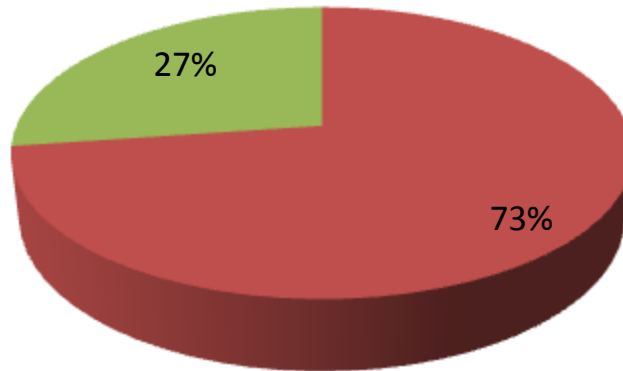
Business Name	:	RITU BEDING HOUSE
Location	:	Balashur Bazar
Total Investment in BDT	:	BDT 257000/-
Financing	:	Self BDT 187,000/-(from existing business) 62% Required Investment BDT 70,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3200/-
Proposed Salary	:	BDT 3200/-
Size of shop	:	24 ft x 12ft= 288 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Beding Item. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 01 employee. ▪The shop is rented. ▪Collects goods from Shrinagar ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Beding Item	3200	96000	1152000
Total Sales (A)	3200	96000	1152000
Less. Variable Expense			
Beding Item	2720	81600	979200
Total variable Expense (B)	2720	81600	979200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less. Fixed Expense			
Rent		2700	32400
Electric Bill		300	3600
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Generator		200	2400
Gurd		150	1800
Mobile		200	2400
Total fixed Cost (D)		9650	115800
Net Profit (E) [C-D]		4750	57000

R							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bed sheet	100	400	40000	50	400	20,000	60000
Lepe cover cloth	50	550	27000				27000
Zajem cloth	100yard	150	15000	100	150	1500	16500
Tula	2000kg	40	80000	400	40	16000	96000
Cloth				30	550	16500	16500
Security			25000				25000
others						2500	2500
Total			187000			70000	257000

Source of Finance



- Entrepreneur's Contribution
187,000
- Investor's Investment 70,000
- Total 257,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Furniture Item	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
Furniture Item	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		2700	32400	34020	35721
Electric Bill		500	6000	6300	6615
Transportation		1500	18000	18900	19845
Salary (self)		5000	60000	63000	66150
Salary (staff)		4000	48000	50400	52920
Entertainment		200	24000	25200	26460
Mobile		600	7200	7560	7938
Total fixed Expenses		14500	174000	182700	191835
Net Profit (E) [C-D]		9500	114000	119700	125685
Investment Payback			28000	28000	28000

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	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	30,000	27500	28500
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2000	1500
	Total Cash Inflow	1,00,000	29500	30000
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28000
	Total Cash Outflow	98000	28000	28000
3	Net Cash Surplus	2000	1500	2000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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

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BERGER
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FAMILY PICTURE

