

Proposed NU Business Name: **SABBIR BEDDING**



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Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



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

Name	:	<b>HABIBUR HOSSAIN</b>
Age	:	01-02-1990 (27 Years)
Education, till to date	:	M.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	01 Brothers & 0 Sister
Address	:	Vill: Koytola, P.O: Goy Hata, P.S: Nagorpur, 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	:	<b>MOST. ASHIA BEGUM</b>
(iii) Father's name	:	<b>AFJAL HOSSAIN</b>
(iv) GB member's info	:	Branch: Goy Hata, Centre # 04 (Female), Member ID: 7165, Group No: 05 Member since: 05-12-2010 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 40,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(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	:	05 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.	:	01773-897726
Mother's Contact No.	:	01765-983206
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ASHIA BEGUM** joined Grameen Bank since 07 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	:	<b>SABBIR BEDDING</b>
Location	:	Tabria Bazar Dupria Road, Nagorpur,Tangail.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 40 ft= 1600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing 03 employes.</li><li>▪Collects goods from Dhaka.</li><li>▪25% gain on sales.</li><li>▪The Shop is rented</li><li>▪Agreed grace period is 3 months.</li></ul>

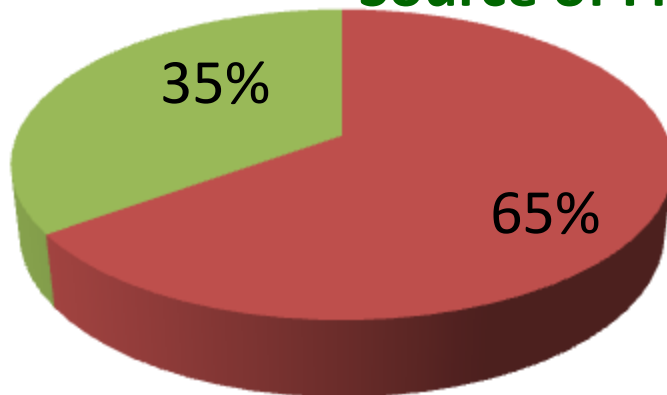
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cloth,Cotto ETC	1500	45000	540000
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Cloth,Cotto ETC	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Intertainment		100	1200
Gard		100	1200
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		4550	54600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
<b>Cloth</b>	600	30	18000	500	30	15000	33000
Cotton	800	30	24000	1500	30	45000	69000
Security			60000			0	60000
Other			28000			10000	38000
			0			0	0
<b>Total</b>	<b>1400</b>		<b>130000</b>	<b>2000</b>		<b>70,000</b>	<b>200000</b>

### Source of Finance



- Entrepreneur's Contribution  
130,000
- Investor's Investment 70,000
- Total 200,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Milk (11x 60)</b>	2000	60000	720000	756000	793800
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less Variable Expense (B)</b>					
Broiler Chicks	<b>1500</b>	<b>45000</b>	<b>540000</b>	567000	<b>595350</b>
<b>Total Variable Expense</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		0	0	100	200
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>80920</b>	<b>81446</b>
<b>Net Profit (E)= [C-D]</b>		<b>8300</b>	<b>99600</b>	<b>104580</b>	<b>109809</b>
<b>Investment Pay Back</b>			<b>28.000</b>	<b>28.000</b>	<b>28.000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71600	148180
	<b>Total Cash Inflow</b>	<b>169,600</b>	<b>176,180</b>	<b>257,989</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,600</b>	<b>148,180</b>	<b>229,989</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures













# FAMILY PICTURE

