

Proposed NU Business Name: SAIF METRES & FOAM HOUSE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MANNAN
Age	:	02-06-1986 (31Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter ,1 Son
No. of siblings:	:	3 Brothers, 2 Sisters
Address	:	Vill: Tulatoli P.O: Sonagazi P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LET.AMENA KHATUN
(iii) Father's name	:	LET.ABDUS SOBAHAN
(iv) GB member's info	:	Branch : Mindurpur,Dagnoduir Centre 25 (Female), Member ID: 2302, Group No: 07 Member since: 12-02-2003(10years) First loan: BDT 10000
Further Information:		Existing loan: BDT 80000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business.12 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817245114
Family's Contact No.	:	01732302735
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.AMENA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

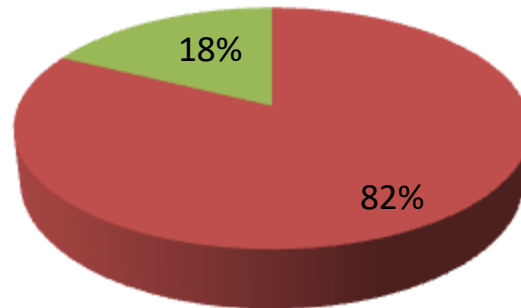
Proposed Nobin Udyokta Business Info

Business Name	:	SAIF METRES & FOAM HOUSE
Location	:	Tulatoli ,Sonagazi, Feni
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 280000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Soafa foam,Carton cloth,Pillow,Long clothe.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop rented.▪Collects goods from Local Chittagong.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Soafa foam,Carton cloth,Pillow,Long clothe.t.c	5500	165000	1980000
		0	0
Total Sales(A)	5500	165000	1980000
Less Variable Expense (B)			0
Soafa foam,Carton cloth,Pillow,Long clothe.t.c	4675	140250	1683000
Total Variable Expense	4675	140250	1683000
Contributon Margin (CM) [C=(A-B)]	825	24750	297000
Less Fixed Expense			
Rent		1600	19200
Electric Bill		700	8400
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		400	4800
Guard		100	1200
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		20200	242400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soafa foam	20	6,500	130,000	5	6500	32,500	162,500
Carton cloth	34	700	23,800	5	2500	12,500	36,300
Pillow	40	500	20,000				25,000
Long Cloth	20	70	1,400	0	0	0	1,400
							0
			0				0
Others			4,800			15,000	19,800
			0			0	0
Security			100,000			0	100,000
			0			0	0
	128	7770	280,000	10	9000	60,000	340000

Source of Finance



- Entrepreneur's Contribution
280,000
- Investor's Investment 60,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soafa foam,Carton cloth,Pillow,Long clothe.t.c	6000	180000	2160000	2268000	2381400
		0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Soafa foam,Carton cloth,Pillow,Long clothe.t.c	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1600	19200	19200	19200
Electric Bill		700	8400	8700	9000
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		20200	242400	244000	245660
Net Profit (E)= [C-D]		6800	81600	85680	89964
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	146,400	153720	161406
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122400	252120
	Total Cash Inflow	206,400	276,120	413,526
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	122,400	252,120	389,526

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 12 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















সাইফ মেট্রেস এন্ড ফোম হাউজ ও পর্দা গ্যালারী

সাইফ মেট্রেস, কোম্বিক, মেট্রেস, মালিশ, ফোম, পর্দা, গাড়ীর কভার, পাংগো, বাস, এবং প্রত্যেকের কাজে ব্যবহার্যক জরুরী জিনিস।



FAMILY PICTURE