

## Proposed NU Business Name: **RAZZAK BEDING STORE**



Project identification and prepared by: Md. Abu Bakkar Siddique,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>MD RAZZAK HOSSAIN</b>
Age	:	08-10-1994 ( 23 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Kawla,P.O: Khilkhet ,P.S: Dakshinkhan, Dist: Dhaka
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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>CHOTON MIAH</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 38 (Female), Member ID:4151/2 , Group No: 08 Member since: 26-07-2009 ( 08Years) First loan: BDT =10 ,000 /- Outstanding loan:= 1,73,000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-940385
Family's Contact No.	:	01918-940385
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Anowara** joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	RAZZAK BEDNG STORE
Location	:	Kawlar Bazar,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 8,20,000/-
Financing	:	Self BDT 5,20,000/- (from existing business) 63 % Required Investment BDT 300,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	12 ft x 14 ft= 168square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Beding item Available etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>two</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Islampur.</li><li>▪Agreed grace period is 3 months.</li></ul>

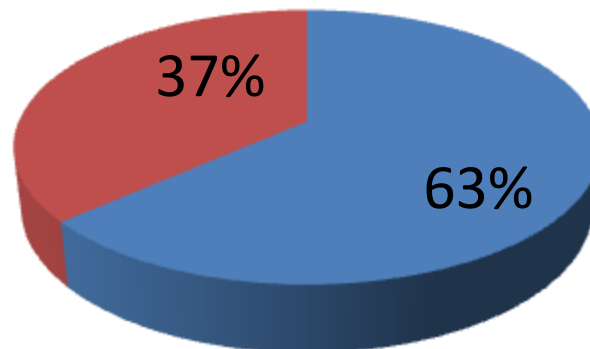
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Beding item	5,000	150,000	1,800,000
Service ( Sewing)	800	24,000	288,000
<b>Total Sales (A)</b>	<b>5,800</b>	<b>174,000</b>	<b>2,088,000</b>
<b>Less. Variable Expense</b>			
Beding item	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>
<b>Less. Fixed Expense</b>			
Rent		7,500	90,000
Electricity Bill		1000	12,000
Transportation		2,500	30,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		22,000	264,000
Salary (self)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>41,000</b>	<b>492,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,000</b>	<b>156,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bed sheet	400	150	60000	Bed sheet	700	150	105000	165,000
Curtain	900	100	90000	Curtain	650	100	65000	155,000
Mattress cloth	600	60	36000	Mattress cloth	500	60	30000	66,000
Pello (Fyber)	20	280	5600	Pello (Fyber)	50	280	14000	19,600
Cotton	200	100	20000	Cotton	300	100	30000	50,000
Mattress	20	800	16000	Mattress	30	800	24000	40,000
Pello	30	150	4500	Pello	30	150	4500	9,000
Mosquito	13	380	4940	Mosquito	20	380	7600	12,540
Quilt cloth	80	40	3200	Quilt cloth	100	40	4000	7,200
Advance			250000				0	250,000
Others			29760	Others			15,900	45,660
<b>Total</b>			<b>520,000</b>				<b>300,000</b>	<b>820,000</b>

## Source of Finance

■ Entrepreneur's contribution 520000   ■ Investor's Investment 300000   ■ Total 820000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Beding item	6,000	180,000	2,160,000	2,268,000	2,381,400
Service ( Sewing)	850	25,500	306,000	321,300	337,365
<b>Total Sales (A)</b>	<b>6,850</b>	<b>205,500</b>	<b>2,466,000</b>	<b>2,589,300</b>	<b>2,718,765</b>
<b>Less. Variable Expense</b>					
Beding item	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,050</b>	<b>61,500</b>	<b>738,000</b>	<b>774,900</b>	<b>813,645</b>
<b>Less. Fixed Expense</b>					
Rent		7,500	90,000	90,000	90,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		2,750	33,000	34,650	36,383
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		22,000	264,000	277,200	291,060
Salary (self)		7,000	84,000	84,000	84,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>41,400</b>	<b>496,800</b>	<b>512,940</b>	<b>529,887</b>
<b>Net Profit (E) [C-D]</b>		<b>20,100</b>	<b>241,200</b>	<b>261,960</b>	<b>283,758</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>120,000</b>	<b>120,000</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	300,000		
1.2	Net Profit	241,200	261,960	283,758
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,200	263,160
	<b>Total Cash Inflow</b>	<b>541,200</b>	<b>383,160</b>	<b>546,918</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>420,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,200</b>	<b>263,160</b>	<b>426,918</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 08 Years  
Own Business :08 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

রাজজাক সেউজ

বীন উদ্যোক্তা  
ফরিদা হোসেন পট্ট শর্মাস্ত্রী

রাজজাক সেউজ





























# FAMILY PICTURE

