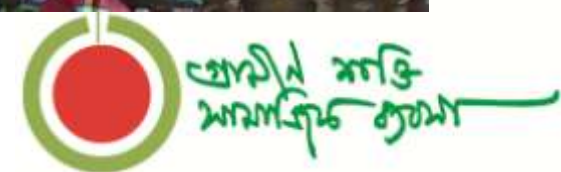


Proposed NU Business Name: **ROFIQ BEDING STORE**



Project identification and prepared by: Md. Habil Uddin
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ROFIQUL ISLAM
Age	:	09-11-1982 (34 Years)
Education, till to date	:	Class - five
Marital status	:	Married
Children	:	02 Sons & 02 Daughters
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Goyhata, P.O: Goyhata, 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	:	KHODEJA BEGUM
(iii) Father's name	:	ABU TAHER
(iv) GB member's info	:	Branch: Goyhata, , Centre # 2 (Female), Member ID: 1334, Group No: 07 Member since: 24-10-1994 (15 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 12,000/-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	:	26 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.	:	01799-288100
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEJA BEGUM joined Grameen Bank since 26 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

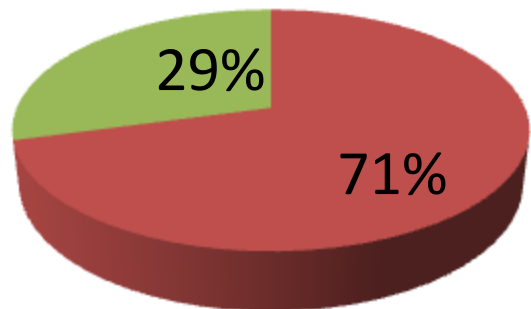
Business Name	:	ROFIQ BEDING STORE
Location	:	Goyhata bazar,Nagorpur,tangail
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 1,45,000/-(from existing business) 71% Required Investment BDT 60,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 12 ft=300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his shop like as bed cover,Pillow,cloth,ETC▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Dhaka▪The Shop is rented▪Gain on Sales 25%▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cotton,cloth,ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Cotton,cloth,ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		300	3600
Transportation		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Guard		50	600
Mobile Bill		200	2400
Total Fixed Cost (D)		8250	99000
Net Profit (E)= [C-D]		5250	63000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cotton			30,000			30,000	60,000
Cloth	400	100	40,000	300	100	30,000	70,000
Security			70,000			0	70,000
Others			5,000			0	5,000
	400	100	145,000	300	100	60,000	205,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 60,000
- Total 205,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Cotton,cloth,ETC	2300	69000	828000	869400
Total Sales(A)	2300	69000	828000	869400
Less Variable Expense (B)				
Straw, Bran, Medicine etc	1725	51750	621000	652050
Total Variable Expense	1725	51750	621000	652050
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350
Less Fixed Expense				
Rent		1400	16800	16800
Electric Bill		300	3600	3900
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Gard		50	600	600
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		8250	99000	100000
Net Profit (E)= [C-D]		9000	108000	113400
Investment Pay Back			36,000	36,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	108,000	113400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		72000
	Total Cash Inflow	168,000	185,400
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)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	72,000	149,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 26 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

