

A Nobin Udyokta Project

Sahin Bedding Store



Project by : Sahin Khalifa
Identified by : Shaiful Islam
Verified By: Md.Moksed Ali

Madaripur Unit, Madaripur
Anchal-6
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sahin Khalifa
Age	:	05/08/1989(28 Years 3 Months)
Marital status	:	Unmarried,
Children	:	
No. of siblings:	:	3 brothers and 1 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Onjoli Begum
(iii) Father's name	:	Md.Tota Khalifa
(iv) GB member's info	:	Member since: 2007 Branch:Mostofapur Centre no.15/m, Group: 07 Loanee No. 2926 First loan: Tk. 10,000 Total Amount Received: Tk. 4,00,000/- Existing loan: 00 Outstanding:00
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License Number	:	17
Business Experiences	:	6 years.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01752-312314
NU Project Source/Reference	:	Madaripur Unit Office.Madaripur



NU's mother has been a member of Grameen Bank (GB) Since 2007. At first her mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her son's business. She gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Sahin Bedding Store
Address/ Location	:	Mostofapur Bazar
Total Investment in BDT	:	2,90,000/=
Financing	:	Self BDT : 2,10,000/= (from existing business) 72% Required Investment BDT : 80,000/= (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Proposed Business % of present gross profit margin	:	25%
Estimated % of proposed gross profit margin	:	25%
Agreed grace period	:	2 months 8 Installment

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000
Less: Cost of sales (B)	2,250	67,500	8,10,000
Gross Profit C=(A-B)	750	22,500	2,70,000
<i>Less: Operating Costs</i>			
Electricity bill		700	8,400
Generator bill		200	2,400
Night Guard bill		200	2,400
Shop Rent		700	8,400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Conveyance or Transport]		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400
Non Cash Item:			
Depreciation Expenses (15%)		81	972
Total Operating Cost (D)		9,581	1,14,972
Net Profit (C-D):	750	12,919	1,55,028

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Present Goods Items (*) :	2,10,000		2,10,000
Proposed Items (**) :		80,000	80,000
Total Capital	2,10,000	80,000	2,90,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000
<i>Less: Cost of Sale (B)</i>	2,625	78,750	9,45,000	3,000	90,000	10,80,000
Gross Profit (A-B)=(C)	875	26,250	3,15,000	1,000	30,000	3,60,000
<i>Less: Operating Costs</i>						
Electricity bill		700	8,400		750	9,000
Generator bill		200	2,400		200	2,240
Night Guard bill		200	2,400		200	2,400
Shop Rent		700	8,400		700	8,400
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Conveyance or Transport		200	2,400		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400
Non Cash Item:						
Depreciation Expenses (15%)		81	972		81	972
Total Operating Cost (D)		9,581	1,14,972		9,631	1,15,572
Net Profit (C-D) = (E)	875	16,669	2,00,028	1,000	20,369	2,44,428
GT payback		48,000			48,000	
Retained Income:		1,52,028			1,96,428	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit	2,00,028	2,44,428
1.3	Depreciation (Non cash item)	972	972
1.4	Opening Balance of Cash Surplus		1,53,000
	Total Cash Inflow	2,81,000	3,98,400
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Investment Pay Back	48,000	48,000
2.3	Payment of GB loan		
	Total Cash Outflow	1,28,000	48,000
3.0	Net Cash Surplus	1,53,000	3,50,400



STRENGTH

- Skill and 6 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



Photograph













Photograph









জাতীয় পরিচিতি বিবরণ



নাম : শাহীন খলীফা
Name : SAHIN KHALIFA
পিতা : ভোতা খলিকা
মাতা : অঞ্জলী বেগম
Date of Birth : 05-08-1989
NID No. : 19895415471000107
Blood Group : -
বর্তমান ঠিকানা : বাবা/ছোন্ডিং - , ধাম/বাতা:
54547113801, কড মেজের, ডাকনং:
নোন্ডফাপুর - ৭২০৪, মাদারিপুর সদর, পঞ্জী,
নাদাবীপুর



U.P Form No. 7

Vide Rule No. 12 (1)

মস্তফাপুর ইউনিয়ন পরিষদ

ডাকঘর : মস্তফাপুর, উপজেলা : মাদারীপুর সদর, জেলা : মাদারীপুর, বাংলাদেশ।

ট্রেড লাইসেন্স TRADE LICENCE

ক্রমিক নং- 117

লাইসেন্স নং-

তারিখ : ১০/০৮/২০১৭

ব্যবসা প্রতিষ্ঠানের নাম : কাহারু হেডিং অ্যান্ড প্রিন্টিং

লাইসেন্সপ্রাপ্ত ব্যবসায়ীর নাম : মোঃ কাহারু হান্নান

পিতা/ স্বামীর নাম : মোঃ হুমায়ুন হান্নান

মাতার নাম : আমলী বেগম

মোকাম/ ঠিকানা : মস্তফাপুর

পেশা বা ব্যবসার ধরণ : হেডিং অ্যান্ড প্রিন্টিং এর কার্য

মেয়াদ (অর্থ বৎসরে) : ২০১৭ - ২০১৮

অনুমতিপত্র কর টাকা (অংকে) :

টাকা (কথায়) : ষোল্ল হাজার টাকা মাত্র



(Signature)
জেলা প্রশাসন/সচিব
মাদারীপুর সদর
১৩০১



Presented at
...th Internal Design Lab
on Nov....., 2017 at GT

