

# RAFIQUE BEDDING STORE



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD SAJAL HOSEN</b>
Age	:	30-05-1992 (22 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Permanent Address	:	Vill: Shahbajpur P.O: Shahbajpur P.S: Shorail Dist: Brahmmonbaria
Present Address	:	Dokshinkhan Bazar, Madrasha Road
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>TASLIMA BEGUM</b>
(iii) Father's name	:	Mr. <b>LATE. RAFIKUL ISLAM</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 15 (Male), Member ID: 1571, Group No: Member since :03-01-1994 (20 Years), First loan: 3,000 taka.
Further Information:	:	Existing loan:.1,90,000 Taka Outstanding: 1,51,000 taka
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,BRAC, ASA etc.	:	No
Education, till to date	:	H.S.C Pass

## ***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	:	Six years experience in running business. he is now interested to scale up his business. : He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Dealership)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01620-821206
Mother Contact No.	:	01714-610660
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>RAFIQUE BEDDING STORE</b>
Location	:	Dokshinkhan Bazar, Sawdagor para, Dhaka
Total Investment in BDT	:	4,00,000 Taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bed Sheet, Pillow, Curtain, Foam, Cover, Net etc.</li><li>▪Average 15% gain on purchase.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by the entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Islampur, Norshingdi &amp; Tongi.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Taslina Begum is a member of Grameen Bank since 20 years. At first she took 3,000 taka loan from Grameen Bank. Taslima Begum consecutively took loan from GB. Utilize loan in their own Rafique Bedding Store business. By the utilization of GB loan she also purchase a 2 bhiga land.

# Existing Business

BDT (TK)

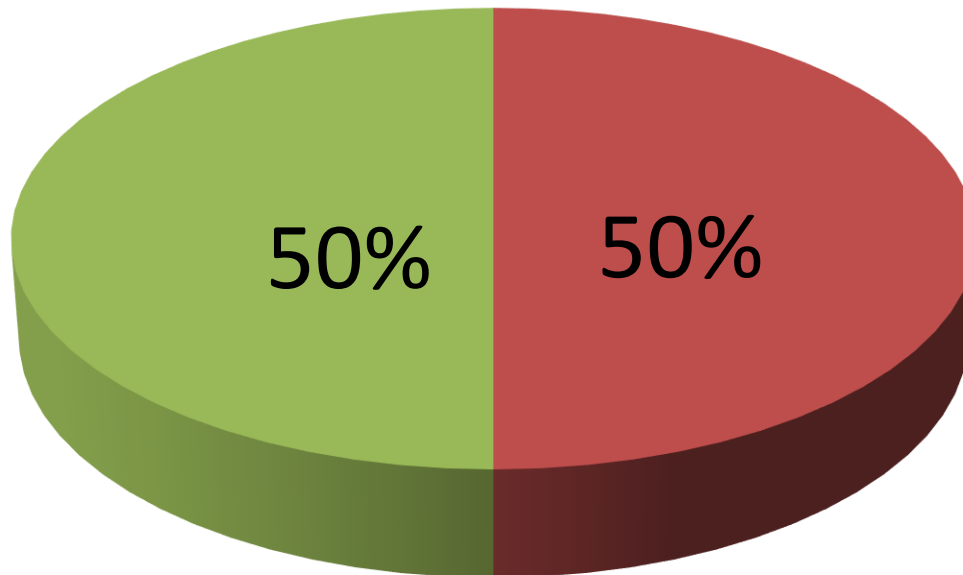
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	5,175	155,250	1,863,000
<b>Total Sales (A)</b>	<b>5,175</b>	<b>155,250</b>	<b>1,863,000</b>
<b>Less. Variable Expense</b>			
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		500	6,000
Entertainment		400	4,800
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Guard		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,300</b>	<b>123,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,950</b>	<b>119,400</b>

# Investment breakdown

Particulars	Existing	Proposed	Proposed Total
Curtain, Bed Sheet, Pillow, Net, Mattress, Cushion	1,88,000	2,00,000	3,88,000
Machine	12,000	-	12,000
<b>Total</b>	<b>2,00,000</b>	<b>2,00,000</b>	<b>4,00,000</b>

# Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	9,200	276,000	3,312,000	3,477,600	3,651,480
<b>Total Sales (A)</b>	<b>9,200</b>	<b>276,000</b>	<b>3,312,000</b>	<b>3,477,600</b>	<b>3,651,480</b>
<b>Less. Variable Expense</b>					
Bed Sheet, Pillow, Net, Mattress, Cushion, Curtain	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total variable Expense (B)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	31,500	33,075
Electricity Bill		600	7,200	7,560	7,938
Entertainment		400	4,800	5,040	5,292
Salary (staff)		5,000	60,000	63,000	66,150
Transportation		2,000	24,000	25,200	26,460
Guard		100	1,200	1,260	1,323
Mobile Bill & SMS Monitoring		400	4,800	5,040	5,292
Salary (self)		6,000	72,000	75,600	79,380
<b>Non Cash Item</b>					
Depreciation		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>17,100</b>	<b>205,200</b>	<b>215,400</b>	<b>226,110</b>
<b>Net Profit (E) [C-D)</b>		<b>18,900</b>	<b>226,800</b>	<b>238,200</b>	<b>250,170</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</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	200,000		
1.2	Net Profit	226,800	238,200	250,170
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		98,000	157,400
	<b>Total Cash Inflow</b>	<b>428,000</b>	<b>337,400</b>	<b>408,770</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	50,000	100,000	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>330,000</b>	<b>180,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,000</b>	<b>157,400</b>	<b>328,770</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Properly Accounts Keeping.

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;  
Targeting local women;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







Price List

Item	Price
1. Cotton Fabric	100
2. Silk Fabric	200
3. Polyester Fabric	150
4. Wool Fabric	300
5. Linen Fabric	180
6. Rayon Fabric	120
7. Denim Fabric	90
8. Canvas Fabric	80
9. Nylon Fabric	110
10. Spandex Fabric	70

# FAMILY PICTURE

