

# BISHAL PORDA HOUSE



NU Identified, Verified and PP  
prepared By: Md. Nazrul Islam  
(Ramgonj Unit)

Presented by  
Md. Anwar Hossain Liton

GRAMEEN TRUST 

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

Name	:	Md. Anowar Hossain Liton
Age	:	33 years (15-12-1981)
Marital status	:	Married
Children	:	1 daughter , 02 sons
No. of siblings:	:	3 brothers, 2 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	:	Mrs. Monowara Begum
(iii) Father's name	:	Late. Basir Ahmed
(iv) GB member's info	:	Branch: Sonapur -Ramganj, Centre -05/Ma, Group -01, Loanee no- 1592, Member since -16-10-2008 First loan: Tk. 10000 Existing loan: Tk -80000/, Outstanding: 12267 Tk
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Eight

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	:	Bedding, Foam and Curtain Business
<b>Business Experiences</b>	:	13 years
<b>Trade license</b>	:	800
<b>Other Own/Family Sources of Income</b>	:	N/A
<b>Other Own/Family Sources of Liabilities</b>	:	N/A
<b>NU Project Source/Reference</b>	:	GT Ramgonj Unit Office, Laxmipur.
<b>NU's Information</b>		Md. Anowar Hossain ,Holding -420/ (punar para), vill-north east angerpara , Ramgonj, Laxmipur , Mobile no-01815630271

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

NU's Mother has been a member of Grameen Bank since 2002 (12 years). At first she took a loan of 5,000 taka from Grameen Bank. They Repaired their own house from the income of GB loan. Nobin Udyokta started his first business using his mother's GB loan. NU's mother gradually improved their life standard by using GB loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

<b>Business Name</b>	:	Bishal Porda House
<b>Address/ Location</b>	:	Kala Bagan, Ramgonj, Laxmipur
<b>Total Investment in BDT</b>	:	900,000 Taka
<b>Financing</b>	:	Self BDT 600,000 (from existing business) 67% Required Investment BDT 300,000 (as equity) 33%
<b>Present salary/drawings from business (estimates)</b>	:	8000 Taka
<b>Proposed Salary</b>		8000 Taka
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	:	15%
<b>(ii) Estimated % of proposed gross profit margin</b>	:	15%
<b>(iii) Agreed grace period</b>	:	05 months

# ***Project Summary***

- **Sale curtain, foam, bedcover business with an experience of 13 years.**
- **Whole year running Business.**
- **On average 20% percent gain from bedcover, foam & curtain business.**
- **The Business will operate by entrepreneur.**
- **Target customers are local people from Chatkhil , Ramgong , Sonapur.**

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<b><u>Different kind of stock items (Existing)</u></b>			
Foam cover ( Bangla ) (10set *1000)	=10000		
Foam cover ( china ) (10*1200)	=12000		
Foam cover( Korean) (10*2700)	=27000		
Foam cover ( Indian ) (20*2200)	=44000		
Foam (15set *3000)	=45000		
Bed Cover ( China ) (50p*450)	= 22500		
Bed Cover (Hometex ) (50p*600)	=30000		
Bed cover ( Than ) (440g*125)	=55000	600000/-	
Curtain (China, Indian & Bangla) (200p*400)	=80000		
Curtain ( check, than ) (500g* 75)	=37500		
Moshari cloth (200g * 60)	=12000		
Carpet (100g*300)	=30000		
pillow, Quilt, zazim, Cushion 50p	=40000		
Sewing machine	= 5000		
Advance	=100000		
Furniture	=50000		
<b><u>Proposed Items</u></b>			
Curtain clothe check & than (500g*75)	=40,000		
Curtain china , Indian, bangla (150p* 400)	= 60000		
Bed cover Hometex (50p*600)	=30000		
Bed cover Than (400g*115)	=45000	300000/-	
Foam for sofa (20s*3000)	=60000		
Cloth for Zazim , Quilt, pillow (100*120)	=12000		
Foam cover , china, Indian & Korean 20set	=28000		
Blanket ( foreign) (10*2500)	=25000		
<b>Total Capital</b>	<b>600000</b>	<b>300000</b>	<b>900000</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10000	300000	3600000
<i>Less: Cost of sales (B)</i>	8500	255000	3060000
<b>Gross Profit (C) [C=(A-B)]</b>	1500	45000	540000
<i>Less: Operating Costs</i>			
Electricity bill		2000	24000
Generator bill		700	8400
Shop Rent		9000	108000
Mobile		500	6000
Night Guard		150	1800
Present salary -own		8000	96000
Present salary-Employee (2)		10000	120000
Entertainment and Transport		3000	36000
Fee+ others		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses ( 10% of 50000 & 20% of 5000)		500	6000
<b>Total Operating Cost (D)</b>		34050	408600
<b>Net Profit (C-D):</b>		10950	131400



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Estimated Sales (A)</b>	12000	360000	4320000	13000	390000	4680000	14000	420000	5040000
<i>Less: cost of sales (B)</i>	10200	306000	3672000	11050	331500	3978000	11900	357000	4284000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1800</b>	<b>54000</b>	<b>648000</b>	<b>1950</b>	<b>58500</b>	<b>702000</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>
<i>Less: Operating Costs</i>									
<b>Electricity bill</b>		2400	28800		2500	30000		2500	30000
<b>Generator bill</b>		700	8400		800	9600		800	9600
<b>Shop Rent</b>		9000	108000		9000	108000		9000	108000
<b>Mobile Bill (SMS &amp; Reporting inclusive)</b>		600	7200		600	7200		600	7200
<b>Proposed Salary- Self</b>		8000	96000		8000	96000		8000	96000
<b>Employee salary (2)</b>		10000	120000		12000	144000		12000	144000
<b>Night Guard</b>		150	1800		200	2400		200	2400
<b>Transport , Entertainment</b>		3000	36000		3000	36000		4000	48000
<b>Others</b>		200	2400		200	2400		200	2400
<b>Non Cash Item:</b>									
<b>Depreciation Expenses</b>		500	6000		500	6000		500	6000
<b>Total Operating Cost (D)</b>		34550	414600		36800	441600		37800	453600
<b>Net Profit (C-D) :</b>		<b>19450</b>	<b>233400</b>		<b>21700</b>	<b>260400</b>		<b>25200</b>	<b>302400</b>
<b>Pay back</b>	<b>120000</b>			<b>120000</b>			<b>120000</b>		
<b>Retained money</b>	113400			140400			182400		

# CASH FLOW PROJECTION ON BUSINESS PLAN

S/L	<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 BDT
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	233400	260400	302400
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus	-	107133	253533
	Total Cash Inflow	539400	373533	561933
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000	-	-
2.2	Payment of GB Loan	12267	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	432267	120000	120000
3.0	Net Cash Surplus	107133	253533	441933

# ***SWOT ANALYSIS***

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>✓ Long standing relationship with Grameen.</li><li>✓ Well Known business man in locality.</li><li>✓ Provide quality products.</li><li>✓ Experience .</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>✓ Credit sales.</li><li>✓ Less stock.</li><li>✓ Transportation cost.</li><li>✓ Increase products price.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>✓ All kind of bedding &amp; Curtain item are available .</li><li>✓ Huge demand from locality.</li><li>✓ Central point of market</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>✓ Load shading.</li><li>✓ Fire</li><li>✓ Rat</li><li>✓ Political Unrest.</li><li>✓ Other competition.</li></ul>



Korean brand

**WARM LIFE**

Bedding Series  
Korean products

size 200cm X 230cm

KARKO

WINDOWN

GOLDEN RICH

Rich Series

















Presented at GT's Internal Design Lab on March  
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**For Further Information**

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