



**Grameen Kalyan**

**Proposed NU Business Name : Maa Bedding Store**



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

Name and address	: Md. Nahid Sheikh Vill : Khoksha Thana Para, Post: Janipur Upazilla : Khoksha, District: Kushtia.
Age	: 33 Years.
Marital status	: Married.
Children	: Nil
No. of siblings:	: 5 (Five) brother's.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst: Mst. Jamela Khatun : Late. Abdul Majid Sheikh : Branch: Khoksha, Group # 01, Centre # 61/M, Loan no : 6824 Member since: 2007, First loan: Tk. 7,000, Last GB loan: 70,000, Outstanding: 2,500 : Nobin Uddyokta : No : Nil : Nil : Nil
Education, till to date	: Class Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Shop operate.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	13 (Thirteen) years of experience in this business. Entrepreneur started his business with BDT 15,500 (Fifteen Thousand Five Hundred). Now it's value is BDT 4,76,000 (Four Lac Seventy six thousand taka only).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01922161197
National ID number	:	502630670481
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

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

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 7,000 (Seven thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

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

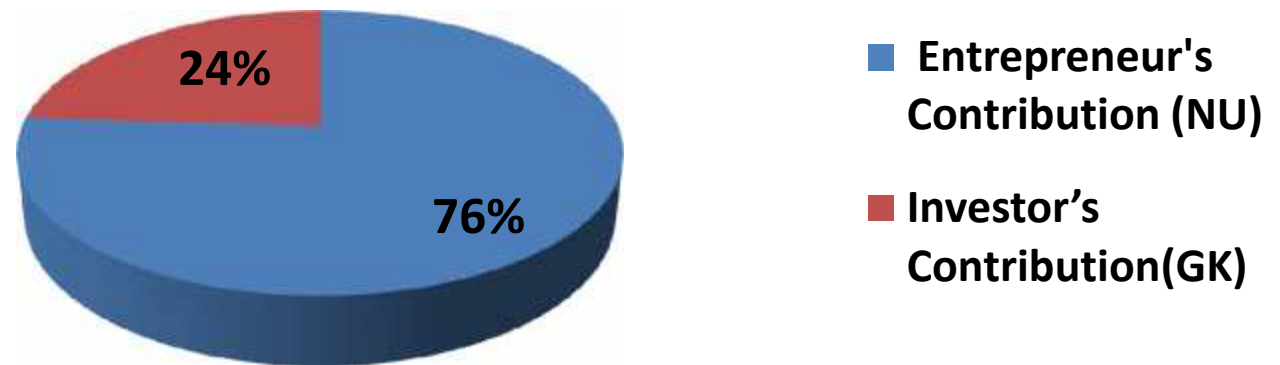
Project's Name	:	Maa Bedding Store
Address/ Location	:	School Super Market, Thana Road, Khoksha, Kushtia.
Total Investment	:	<b>BDT 6,26,000/-</b>
Financing	:	Self financing: BDT 4,76,000/- Required Investment: BDT 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT 8,000/- ( Eight thousand Tk. Only)</b>
Proposed Salary	:	<b>BDT 8,000/- ( Eight thousand Tk. Only)</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product and add some new products line (Pillow, Pillow cover, Bed sheet, Mattress, etc)</li> <li>➤ Estimate sales is about @ BDT Tk. 3,000 per day</li> <li>➤ Estimate gross profit is about 40% on sales</li> <li>➤ Payback period to the investor is 2 years;</li> <li>➤ Agreed Grace period 3 months;</li> </ul>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Mattress, Mosquito net, Pillow	35,000	0	0	35,000
Yards (bundle)	30,000	0	50,000	80,000
Cotton	50,000	0	50,000	100,000
Cotton Mill (Own Cotton Mill)	120,000	0	0	120,000
Bed Sheet			50,000	50,000
Furniture	25,000	0	0	25,000
Sewing Machine	6,000	0	0	6,000
Shop Advance	200,000		0	200,000
Cash in Hand		10,000		10,000
<b>Total Capital</b>	<b>466,000</b>	<b>10,000</b>	<b>150,000</b>	<b>626,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	476,000	76
Investor's Contribution(GK)	150,000	24
<b>Total Investment</b>	<b>626,000</b>	<b>100</b>



# Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	720,000
<b>Less: Cost of sales (B):</b>	1,200	36,000	432,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less: Operating Costs:</b>			
Electricity bill		300	3,600
Generator Bill		100	1,200
Shop Rent		1,600	19,200
Transportation		1,000	12,000
Mobile bill		200	2,400
Present salary/Drawings-self		8,000	96,000
Entertainment		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		300	3,600
<b>Total Operating Cost (D)</b>		<b>11,700</b>	<b>140,400</b>
<b>(C-D)Net Profit:</b>		<b>12,300</b>	<b>147,600</b>



# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,000	78,000	936,000	3,300	85,800	1,029,600
Less: Cost of sales (B)	1,800	46,800	561,600	1,980	51,480	617,760
Gross profit (GP) [C=(A-B)]	1,200	31,200	374,400	1,320	34,320	411,840
<b>Less: Operating Costs:</b>						
Electricity bill		400	4,800		440	5,280
Generator Bill		100	1,200		110	1,320
Shop Rent		1,600	19,200		1,760	21,120
Transportation		1500	18,000		1650	19,800
Mobile bill		300	3,600		330	3,960
Proposed salary		8,000	96,000		8,000	96,000
Entertainment		200	2,400		220	2,640
<b>Non Cash Item:</b>						
Depreciation Expenses		1000	12,000		1100	13,200
<b>Total Operating Cost (D)</b>	<b>0</b>	<b>13,100</b>	<b>157,200</b>	<b>0</b>	<b>13,610</b>	<b>163,320</b>
<b>(C-D)Net Profit:</b>		<b>18,100</b>	<b>217,200</b>		<b>20,710</b>	<b>248,520</b>
<b>Retained Income:</b>			<b>217,200</b>			<b>248,520</b>

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly Installment including ownership transfer fee after three months grace period.

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<i><b>Year 1</b></i>	<i><b>Year 2</b></i>
<b>Cash inflow:</b>		
Opening Balance	<b>0</b>	<b>287,200</b>
Capital Infusion by UDYOKTA	10,000	
Capital Infusion by Investor	150,000	
Sales	936,000	1,029,600
<b>Total Receipts</b>	<b>1,096,000</b>	<b>1,316,800</b>
<b>Cash Outflow:</b>		
Cost of goods sold	<b>561,600</b>	<b>617,760</b>
Operating expenses	157,200	163,320
<b>Return to investor</b>	<b>90,000</b>	<b>90,000</b>
Total payment	808,800	871,080
<b>Closing Balance</b>	<b>287,200</b>	<b>445,720</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:
  - Self: 1; Employee: 0
- Ownership in his own name.

## **W**EAKNESS

- Monitoring the quality;
- Choose better Cotton.

## **O**PPORTUNITIES

- Huge demand in local area
- This area is famous for Tat Shilpa
- Investor's money will be payback in two years.

## **T**HREATS

- Competitors.

Presented at 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you



# Existing Business Photo



















# Nu with his Mother



**Thank You**