

Proposed NU Business Name: **VASHAN LASHKOR BEDING STRORE**



Project identification and prepared by: Md. Md. Kazem Uddin ,  
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Project verified by: Md. Kazem Uddin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. AL-AMIIN LASHKOR</b>
Age	:	28-02-1988( 27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 Sisters
Address	:	Vill: Muncipara; P.O:Gazipur ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. AMENA BEGUM</b>
(iii) Father's name	:	<b>MD. VASHAN LASHKOR</b>
(iv) GB member's info	:	Branch: Proholadpur , Centre # 76 (Female), Member ID: 1974/1, Group No: 02 Member since: 05-02-2001 ( 07Years) First loan: BDT 5,000/- Last Loan : 1,00,000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01673886400
Family's Contact No.	:	01675204199
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMENA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VASHAN LASHKOR BEDING STRORE</b>
Location	:	Municipara, Joydebpur
Total Investment in BDT	:	BDT 3,13,000/-
Financing	:	Self BDT 2,33,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 18 ft= 180 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Quilt,Mattress, Bed Cloth,Cotton,Curtain, Quilt Cover Shet etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop.</li> <li>▪Collects goods from ,Babarhat ,Narsindi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

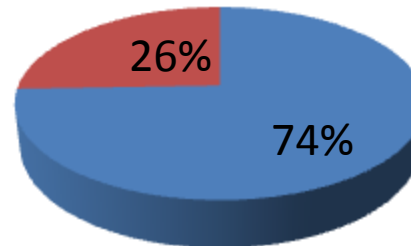
Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
like;Quilt,Mattress, Bed Cloth,Cotton,Curtain, Quilt Cover Shet	4000	120000	1440000
	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			0
like;Quilt,Mattress, Bed Cloth,Cotton,Curtain, Quilt Cover Shet	3400	102000	1224000
			0
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000
<b>Less Variable Expense</b>			0
Rent		0	0
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		250	3000
Guard			0
Generator		150	1800
Bank charge		0	0
Mobile bill		250	3000
<b>Total fixed cost (D)</b>		6,450	75,600
<b>Net Profit (E)= [C-D]</b>		11550	138600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
jazim,Quilt, Mattress, Bed Cloth	30	5000	150,000	5	5,000	25,000	175,000
Cotton	900	70	63,000	0	0	0	63,000
Curtain	50	250	12,500	100	250	25,000	37,500
Quilt Cover Shet	0	400	0	0	0	0	0
Quilt Cover( Red)	100	35	3,500	100	35	3,500	7,000
Quilt Cover (White)	100	40	4,000	42	35	1,470	5,470
Shofa set,Cloth etc	0	300	0	1	0	25,030	25,030
	0	150	0	0	0	0	0
	0	200	0	0	0	0	0
		0	0	0	0	0	0
	0	50000	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>1180</b>	<b>0</b>	<b>233,000</b>	<b>248</b>	<b>0</b>	<b>80,000</b>	<b>313,000</b>

### Source of Finance

- Entrepreneur Contribution=233000
- Investors Investment=80000
- Total=313000



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
like;Quilt,Mattress, Bed Cloth,Cotton,Curtain, Quilt Cover Shet etc.	2500	75000	900000	945000	992250
Tea-Pan (600*50/100=300)	300	9000	108000	113400	119070
<b>Total Sales (A)</b>	2800	84000	1008000	1058400	1111320
<b>Less Variable Expense</b>			0		
like;Quilt,Mattress, Bed Cloth,Cotton,Curtain, Quilt Cover Shet etc.	2125	63750	765000	803250	843412.5
			0		
<b>Total variable Expense (B)</b>	2,125	63750	765000	803250	843412.5
<b>Contribution Margin (CM) [C=(A-B)</b>	675	20250	243000	255150	267907.5
<b>Less Variable Expense</b>			0		
Rent		2,000	24000	24,000	24000
Electricity bill		350	4200	4700	5200
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		8,750	103,800	104,900	106000
<b>Net Profit (E)= [C-D]</b>		11500	138000	150,250	161907.5
Investment Payback			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	138000	150,250	161907.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	224250
	<b>Total Cash Inflow</b>	218000	256250	386157.5
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	106,000	224250	354157.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







ভাসান লক্ষর বেডিং স্টোর

এক মশারী আঁকিয়া



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এক মশারী আড়াল







