Proposed NU Business Name: RAZZAK BEDING STORE



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD RAZZAK HOSSAIN		
Age	:	08-10-1994 (23 Years)		
Education, till to date	:	SSC		
Marital status	:	Single		
Children	:			
No. of siblings:	:	03 Brothers 01 Sisters		
Address	:	Vill: Kawla,P.O: Khilkhet ,P.S: Dakshinkhan, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father ANOWARA BEGUM CHOTON MIAH Branch: Dakshinkhan, Centre # 38 (Female), Member ID:4151/2 , Group No: 08 Member since: 26-07-2009 (08 Years) First loan: BDT =10 ,000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan:= 1,73,000/- Father No No 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 & Skill	:	08 years of business experience.
Own Business and	:	08 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income		
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01918-940385
Family's Contact No.	:	01918-940385
NU Project Source/Reference	••	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

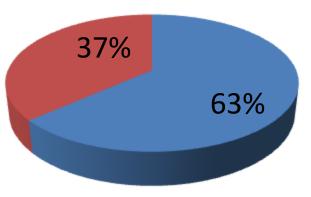
Proposed Nobin Udyokta Business Info						
Business Name	:	RAZZAK BEDNG STORE				
Location	:	Kawlar Bazar, Dakshinkhan, Dhaka				
Total Investment in BDT	:	BDT 8,20,000/-				
Financing	:	Self BDT 5,20,000/- (from existing business) 63 % Required Investment BDT 300,000/- (as equity) 37 %				
Present salary/drawings from business (estimates)	:	BDT 7,000				
Proposed Salary	:	BDT 7,000				
Size of shop	:	12 ft x 14 ft= 168square ft				
Security of the shop	:	BDT 100,000				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Beding item Available etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing two employee. The shop is rented. Collects goods from Islampur. Agreed grace period is 3 months. 				

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Beding item	5,000	150,000	1,800,000		
Service (Sewing)	800	24,000	288,000		
Total Sales (A)	5,800	174,000	2,088,000		
Less. Variable Expense					
Beding item	4,000	120,000	1,440,000		
Total variable Expense (B)	4,000	120,000	1,440,000		
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000		
Less. Fixed Expense					
Rent		7,500	90,000		
Electricity Bill		1000	12,000		
Transportation		2,500	30,000		
Mobile Bill		500	6,000		
Entertainment		500	6,000		
Salary (sttaf)		22,000	264,000		
Salary (self)		7,000	84,000		
Total fixed Cost (D)		41,000	492,000		
Net Profit (E) [C-D)		13,000	156,000		

Investment Breakdown								
Doutioulous		Existing	3	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Bed sheet	400	150	60000	Bed sheet	700	150	105000	165,000
Curtain	900	100	90000	Curtain	650	100	65000	155,000
Mattress cloth	600	60	36000	Mattress cloth	500	60	30000	66,000
Pello (Fyber)	20	280	5600	Pello (Fyber)	50	280	14000	19,600
Cotton	200	100	20000	Cotton	300	100	30000	50,000
Mattress	20	800	16000	Mattress	30	800	24000	40,000
Pello	30	150	4500	Pello	30	150	4500	9,000
Mosquito	13	380	4940	Mosquito	20	380	7600	12,540
Quilt cloth	80	40	3200	Quilt cloth	100	40	4000	7,200
Advance			250000				0	250,000
Others			29760	Others			15,900	45,660
Total			520,000				300,000	820,000

Source of Finance

■ Entrepreneur's contibution 520000 ■ Investor's Investment 300000 ■ Total 820000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Beding item	6,000	180,000	2,160,000	2,268,000	2,381,400
Service (Sewing)	850	25,500	306,000	321,300	337,365
Total Sales (A)	6,850	205,500	2,466,000	2,589,300	2,718,765
Less. Variable Expense					
Beding item	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)	2,050	61,500	738,000	774,900	813,645
Less. Fixed Expense					
Rent		7,500	90,000	90,000	90,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		2,750	33,000	34,650	36,383
Mobile Bill	,	600	7,200	7,560	7,938
Entertainment	<u> </u>	500	6,000	6,300	6,615
Salary (sttaf)		22,000	264,000	277,200	291,060
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost	<u> </u>	41,400	496,800	512,940	529,887
Net Profit (E) [C-D)		20,100	241,200	261,960	283,758
Investment Payback			120,000	120,000	120,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	241,200	261,960	283,758
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,200	263,160
	Total Cash Inflow	541,200	383,160	546,918
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	120.000	120,000	120,000
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	121,200	263,160	426,918

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 08 Years

Own Business: 08 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

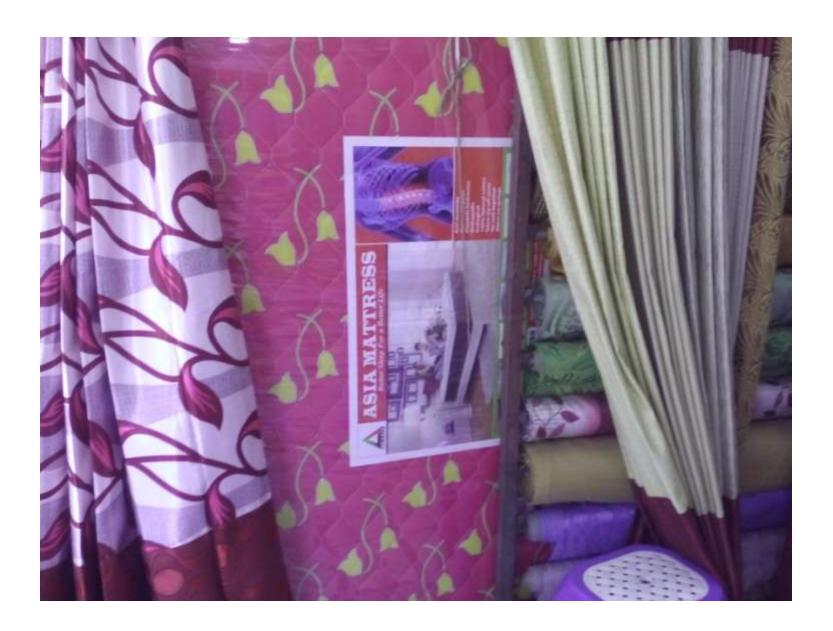
Political unrest

Pictures

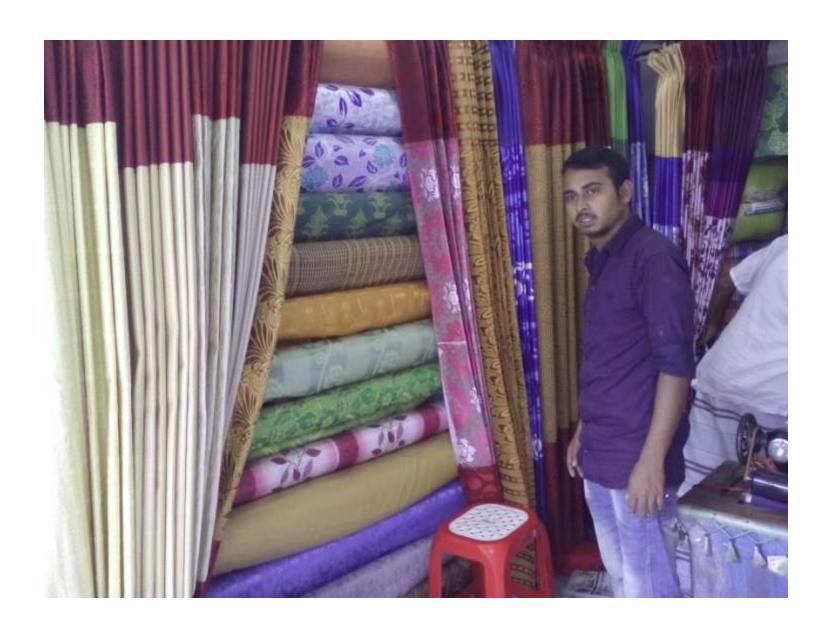
















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SHIPCHE HOUSE PROCESS





FAMILY PICTURE

