

Proposed NU Business Name: **OMAR BEDING HOUSE**



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Porsuram Unit, Feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.OMAR
Age	:	01-01-1990 (27 Years)
Education, till to date	:	Class- Six
Marital status	:	Married
Children	:	01 Sons& 01 Daughter
No. of siblings:	:	08 Brothers & 0 Sister
Address	:	Vill:Charigram P.O: Khondol Hai P.S: Porsuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SORIFA KHATUN
(iii) Father's name	:	RUHUL AMIN
(iv) GB member's info	:	Branch: Box Mahamud, Centre # 14 (Female), Member ID: 4332, Group No: 06 Member since 2000-2009(09Years) First loan: BDT 6,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :Nill-
(v) Who pays GB loan installment	:	No
(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	:	03 Years experience in the business. He has one year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-059018
Mother's Contact No.	:	01836-74035
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porsuram Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SORIFA KHATUN joined Grameen Bank since 09 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

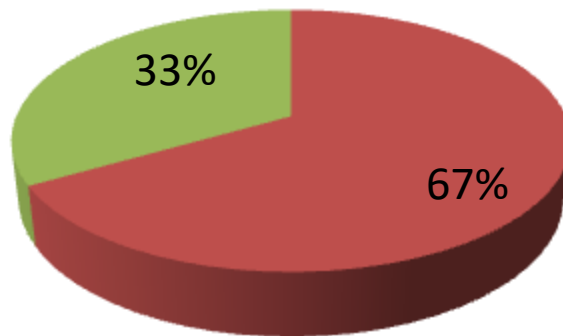
Business Name	:	OMAR BEDING HOUSE
Location	:	Main road dukbangla mor,porsuram,Feni
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his shop like as Cotton,bed seet.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Feni.▪Average 30% gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Pillow, Bed Cover, Than Kapor, Quilt etc	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Pillow, Bed Cover, Than Kapor, Quilt etc	1260	37800	453600
Total Variable Expense	1260	37800	453600
Contributon Margin (CM) [C=(A-B)]	540	16200	194400
Less Fixed Expense			
Rent		1800	21600
Electric Bill		1400	16800
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Generator		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		10150	121800
Net Profit (E)= [C-D]		6050	72600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pillow	15	250	3,750	10	250	2,500	6,250
Bed Cover	3	2,000	6,000	6	2,000	12,000	18,000
Quilt	5	2,000	10,000	5	2,000	10,000	20,000
Than Kapor	50	70	3,500			0	3,500
Cotton			30,000		0	20,000	50,000
Security			45,000			0	45,000
Others			1,750		0	5,500	7,250
	73	4320	100,000	21	4,250	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pillow,Bed Cover,Tham Kapor,Quilt etc	2300	69000	828000	869400	912870
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1610	48300	579600	608580	639009
Total Variable Expense	1610	48300	579600	608580	639009
Contributon Margin (CM) [C=(A-B)]	690	20700	248400	260820	273861
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		1400	16800	17100	17400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Generator		150	1800	1800	1800
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10150	120000	121000	122030
Net Profit (E)= [C-D]		10550	126600	132930	139577
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	126,600	132930	139576.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106600	219530
	Total Cash Inflow	176,600	239,530	359,107
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106,600	219,530	339,107

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

