

# *Rabbi Bedding Store*



Nu Identified and Prepared by: Farhana Haque

Verified By: Md. Nazrul Islam

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

Name	:	Md. Sharif
Age	:	25 years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	Brother- 4, Sister- 2
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Shahanara
(iii) Father's name	:	Mr. Md Kholil (late)
(iv) GB member's info	:	Branch: Sonapur Centre 16/Ma,    Loan no.: 1526, Member since 26/02/2003,    First loan: Tk. 2000/- Existing loan: N/A, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Three

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

Present Occupation	:	Bedding Business
Business Experiences and Training Info	:	<b>5 years</b> <b>Hand training from elder brother</b>
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Office, Ramgonj, Laxmipur.

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

- Bought some pieces of land

- NU's Elder brother started his business with GB

Loan

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

Business Name	:	Rabbi Store
Address/ Location	:	Near to Avirampur School, Laxmipur road, Ramgonj
Total Investment in BDT	:	156000/-
Financing	:	Self BDT 56000/- (from existing business) 36 % Required Investment BDT 100000/- (as equity) 64 %
Present salary/drawings from business (estimates)	:	6,000/-
Proposed Salary		<b>7,000/-</b>
Proposed Business Implementation Plan	:	<b>25%</b>
(i) % of present gross profit margin		
(ii) Estimated % of proposed gross profit margin	:	<b>25%</b>
(iii) Agreed grace period		<b>11 months</b>

# OBJECTIVES

- ✓ Employment for the entrepreneur.
- ✓ Self Become a Prominent Nobin Udyokta.
- ✓ Create employment opportunities for others  
(especially for family members of Grameen Bank  
Borrowers)
- ✓ Selling quality products to community.
- ✓ Contribute in improving socio-economic condition.

# *Project Summary*

- NU runs bedding business.
- Products are Mattress, Pillow.
- In existing business profit on old quilt and mattress 400tk and new 600tk.
- In winter season, Profit will be increased per day 1500/-

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Profit</b>	500	15000/-	180000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		200	2400
Shop Rent		600	7200
Night Guard bill		50	600
Employee		1500	
Transport		150	1800
<b>Non Cash Item:</b>			
Depreciation Expenses		40	480
<b><i>Total Operating Cost (D)</i></b>		<b>2540</b>	<b>30480</b>
<b>Net Profit</b>		<b>12460</b>	<b>149520</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<b><u>Different kind of stock items(Existing)</u></b>			
Sewing machine (1pc) - 5000/-	56,000/-		
Readymade matrass & quilt (4 pic) - 4800/-			
Pillow (18*200) - 3600/-			
Cotton (15bosta) - 30000/-			
Advance - 10000/-			
Quilt Cloth and other cloths - 2600/-			
<b><u>Proposed Items</u></b>			
Patta Cloths (Print and without print) 1000goz * 30 - 30000/-	100,000/-		
Pillow cloth (500goz *30) - 15000/-			
Quilt Cloth (1000goz * 25) - 25000/-			
Cotton(3 types)			
Garments(200kg*30) - 6000/-			
Quilt poly-jut(200kg*90) - 18000/-			
Mattress cotton- black wool (200kg*30) - 6000/-			
<b>Total Capital</b>			<b>150000/-</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Gross Profit	700	21000/-	252000	900	27000	324000
<b>Operating Costs</b>						
Electricity bill		200	2400		300	3600
Shop Rent (2)		1500	18000		1500	18000
Night Guard bill		50	600		100	1200
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200
Proposed Salary- Self		7000	84000		8000	96000
Proposed Salary- Staff (2 )		3000	36000		4000	48000
Others		200	2400		300	3600
<b>Non Cash Item:</b>						
Depreciation Expenses		40	480		40	480
<b>Total Operating Cost (D)</b>		<b>12090</b>	<b>145080</b>		<b>14340</b>	<b>172080</b>
<b>Net Profit</b>		<b>8910</b>	<b>106920</b>		<b>12660</b>	<b>151920</b>
<b>Pay back</b>			<b>60000</b>			<b>60000</b>
<b>Retained money</b>			<b>46920</b>			<b>91920</b>

# SWOT ANALYSIS

## **S**TRENGTH

- ✓ Long standing relationship with Grameen
- ✓ Well Known business man in locality
- ✓ Provide quality products
- ✓ Experience

## **W**EAKNESS

- ✓ Transportation cost.
- ✓ Load shading

## **O**PPORTUNITIES

- ✓ Growing Market
- ✓ Verities type of Bedding item
- ✓ Near to Ramgong Bazer.

## **T**HREATS

- ✓ Load shading
- ✓ Theft
- ✓ Fire



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**Thank You**