

MA BEDDING STORE



Project identification and prepared by: Sohel Mollah, jamurkee Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN DEWAN
Age	:	15-06-1992 (23 Years)
Education, till to date	:	Class Five
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Boni P.O: Boni P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA BEGUM
(iii) Father's name	:	ELIYAS DEWAN
(iv) GB member's info	:	Branch: Dobail Delduar, Centre # 56 (Female), Member ID: 4051, Group No: 04 Member since: 07-06-1995 (20 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 7,000 Outstanding loan: BDT 4,408
(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	:	Twelve years experience in running business. He worked in a bedding store for two years and gathered experience.
Other Own/Family Sources of Income	:	Father's income (Grocery shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-417077
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jahanara Begum is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Jahanara Begum gradually took loan from GB. Utilize loan in cow rearing and her husband grocery shop. She made a tin shed house.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BEDDING STORE
Location	:	Girls School road, Natia para, Delduar, Tangail
Total Investment in BDT	:	BDT 3,20,000
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Quilt, Mattress, Pillow etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

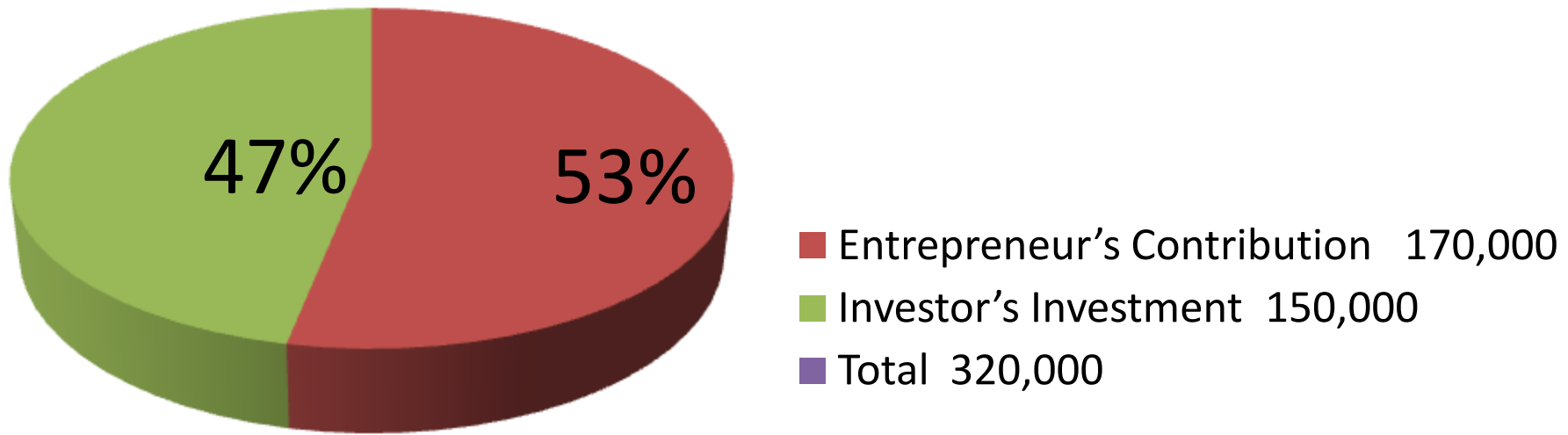
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Quilt, Mattress, Pillow etc	2,000	60,000	720,000
Sewing	300	9,000	108,000
Total Sales (A)	2,300	69,000	828,000
Less. Variable Expense			
Cloths, Cotton and Accessories	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Salary (staff)		4,000	48,000
Entertainment		200	2,400
Total fixed Cost (D)		13,700	164,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cloths, Cotton and Accessories	95,000	1,50,000	2,45,000
Cotton Machine	75,000	-	75,000
Total	1,70,000	1,50,000	3,20,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Quilt, Mattress, Pillow etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Sewing	450	13,500	162,000	170,100	178,605
Total Sales (A)	3,950	118,500	1,422,000	1,493,100	1,567,755
Less. Variable Expense					
Cloths, Cotton and Accessories	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,150	34,500	414,000	434,700	456,435
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		2,000	24,000	26,000	28,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	4,000	4,500
Non Cash Item					
Depreciation		1,250	15,000	15,000	15,000
Total Fixed Cost		19,300	231,600	235,000	238,500
Net Profit (E) [C-D]		15,200	182,400	199,700	217,935
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	182,400	199,700	217,935
1.3	Depreciation (Non cash item)	15,000	15,000	15,000
1.4	Opening Balance of Cash Surplus		137,400	292,100
	Total Cash Inflow	347,400	352,100	525,035
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	137,400	292,100	465,035

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 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
Local competitors;

Pictures































FAMILY PICTURE

