

A Nobin Udyokta Project

Maa Babar Dua Bedding Store



NU Identified and PP Prepared by :
Sadia Hoque
Verified By: **Md. Ziaul Hoque**

GRAMEEN TRUST

Presented by
Abdul Alim

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Abdul Alim
Age	:	01/06/1986 (28Years 4 Months)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Saleha Begum
(iii) Father's name	:	Md. Fazal Haque
(iv) GB member's info	:	Member since:25/08/1990 Branch: Dhamrai Centre no.33, Group:02 Loanee No.2418 First loan:2500 Total Amount Received: Tk. 200,000 Existing loan: 50,000 Outstanding: 11,700
Further Information:		
(v) Who pays GB loan installment	:	NU's Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C (Manikgonj Debendra College)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business (Lap, Toshak Making)
Trade License Number	:	78
Business Experiences and Training Info	:	14 years
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01726452642
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1990. At first his mother took a loan amount of 2500 BDT from Grameen Bank. NU's mother invested last GB loan in NU's brother business. NU's one brother is staying in Malaysia. NU's mother gradually improved their living standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Maa Babar Dua Bedding Store
Address/ Location	:	Shuapur Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	130,000
Financing	:	Self BDT : 80,000 (from existing business) - 62% Required Investment BDT : 50,000 (as equity) - 38%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 5,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u>			
1. Present Stock(*)	50,000		80,000
2. Sewing Machine(1)	4,000		
3. Television (10)	6,000		
4. Advance	20,000		
<u>Proposed Stock item (*):</u>		50,000	50,000
Total Capital	80,000	50,000	130,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Pillow (10)	3000
Lap (7)	20,000
Toshak (6)	12,000
Tula (6 Mon)	10,000
Bedding cloth	5,000
Total :	50,000

Proposed Item

Product Name	Amount
Bedding Cloth	15,000
Tula (21 Mon)	35000
Total :	50,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income Sale [A]	1,500	45,000	5,40,000
Less Cost of Sale [B]	1,200	36,000	4,32,000
Gross profit 20% (A+B) = [C]	300	9,000	108,000
Less: Operating Costs			
Electricity bill		500	6,000
Mobile Bill		600	7,200
Shop Rent		1600	19,200
Salary from Business		4000	48,000
Others (Transport, Legal fees etc.)		500	6,000
Non Cash Item			
Depreciation(10,000 x 15%)		125	1500
Total Operating Cost (D)		7325	87,900
Net Profit (C-D):(E)		1,675	20,100

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Sale [A]	2000	60,000	7,20,000	2500	75,000	900,000	3000	90,000	10,80,000
Less Cost of Sale [B]	1600	48,000	5,76,000	2000	60,000	720,000	2400	72,000	8,64,000
Gross Profit 20%(A+B)=[C]	400	12,000	144,000	500	15,000	180,000	600	18,000	2,16,000
Less operating cost :									
Electricity bill		600	7200		700	8,400		800	9,600
Salary from Business		5000	60,000		5000	60,000		5000	60,000
Shop Rent		1600	19,200		1600	19,200		1600	19,200
Mobile Bill		600	7,200		700	8,400		800	9,600
Others (Transport, legal fees)		500	6,000		500	6,000		600	7,200
Non Cash Item									
Depreciation		125	1500		125	1500		125	1500
Total Operating Cost		8,425	101,100		8,625	103,500		8,925	107,100
Net Profit (C-D) = (E)		3,575	42,900		6,375	76,500		9075	108,900
GT payback		20,000		20,000		20,000		20,000	
Retained Income:		22,900		56,500		88,900			

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	42,900	76,500	108,900
1.3	Depreciation (Non Cash Item)	1500	1500	1500
1.4	Opening Balance of Cash Surplus	0	24,400	82,400
	Total Cash Inflow	94,400	102,400	192,800
2.0	Cash Outflow			
2.1	Purchase of proposed products	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3.0	Net Cash Surplus	24,400	82,400	172,800



STRENGTH

- Shop position is beside road
- Skilled & 14 years Experience
- Good Communication System.
- Good Networking with buyer
- Proper book keeping

WEAKNESS

- Lack of investment

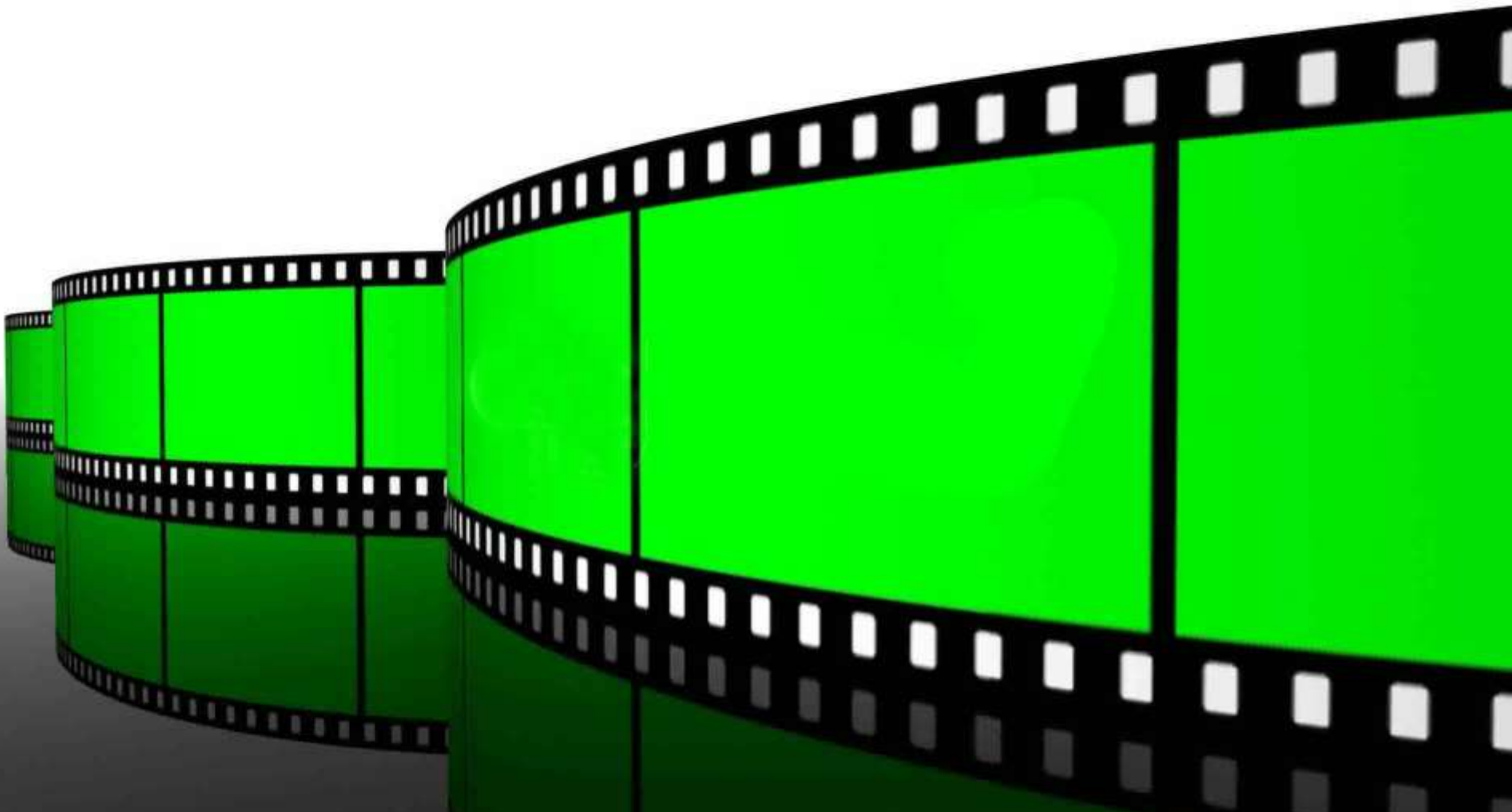
OPPORTUNITIES

- Expansion of Business
- Increasing the profitability
- Have chance to capture local whole market

THREATS

- Competitor may arise
- Fire
- Theft

Photographs



Photographs



Photographs



Photographs



Photographs



স্বাধীনতা ১৯৭১ ১৪০১

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

স্বাধীনতা ১৯৭১, ১৪
সিদ্ধি ১৯৭১ ২৪ (১)

সূয়াপুর ইউনিয়ন পরিষদ

ডাকঘর-সূয়াপুর, উপজেলা-ধামরাই, জেলা-ঢাকা, বাংলাদেশ

নথীসংখ্যা: ১৪/১৩ **ট্রেড লাইসেন্স** তারিখ: ১৫/০২/১৩

প্রতিষ্ঠানের নাম: সি. এ. এ. সূয়াপুর টেক্সটাইল মিল

স্বত্বাধিকারীর নাম: সি. এ. এ. সূয়াপুর

স্বত্বাধিকারীর ঠিকানা: সূয়াপুর, উপজেলা-ধামরাই, জেলা-ঢাকা

উদ্দেশ্য: সূয়াপুর টেক্সটাইল মিল

উদ্দেশ্যের পরিধি: ৩৫০০ (বর্গফুট)

নথীসংখ্যা: ১৪/১৩ - ১১১/১ - ১১১/১ - ১১১/১ - ১১১/১ - ১১১/১

স্বাক্ষর: ১৫/০২/১৩

স্বাক্ষর: ১৫/০২/১৩

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: আব্দুল আলীম

Name: Abdul Aalam

পিতা: মোঃ ফজল হক

ফাতা: শাহেদা বেগম

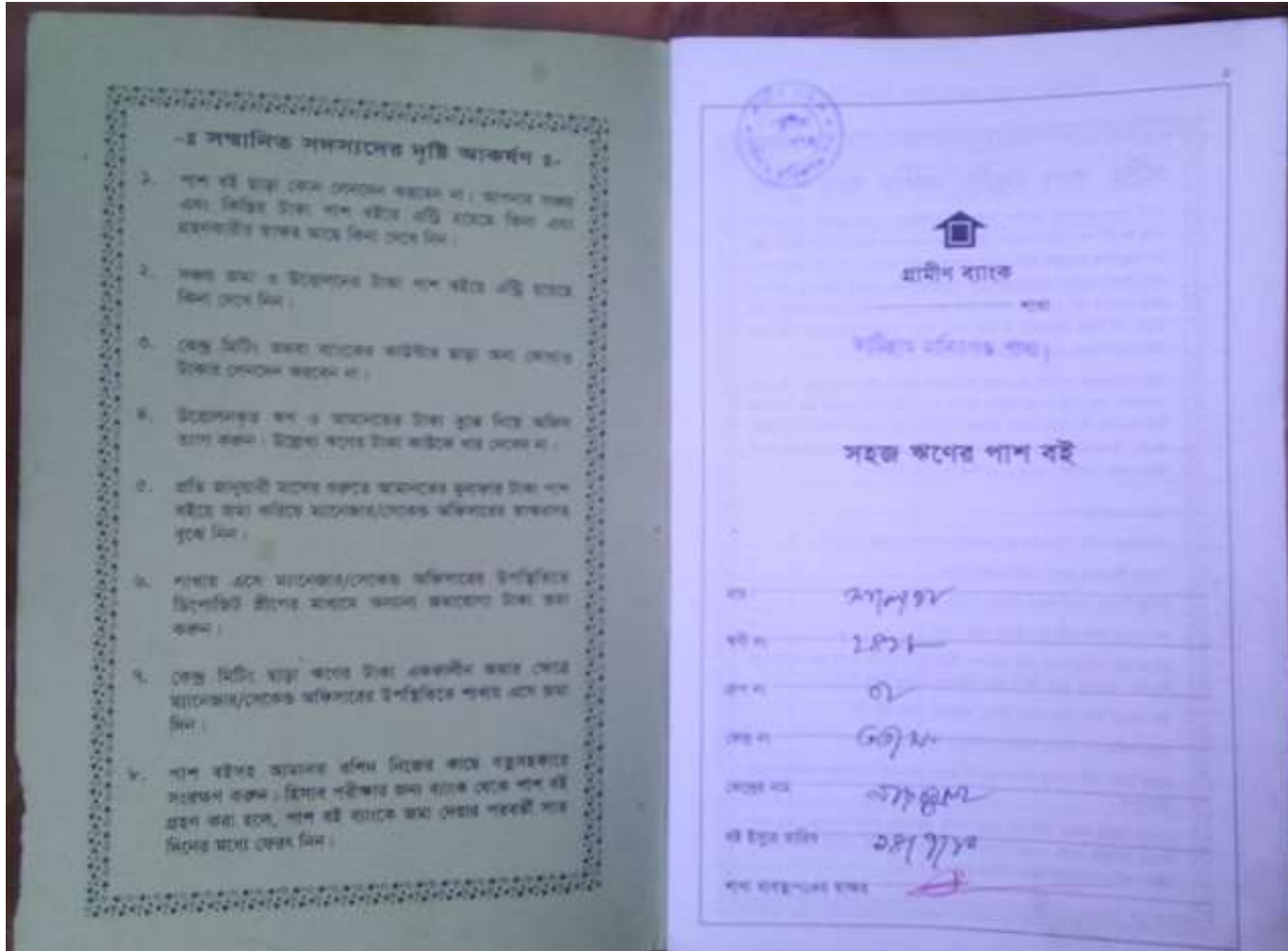
Date of Birth: 01 Jun 1986

ID NO: 5614613235287

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে ফেলা বা নষ্ট হলে তাৎক্ষণিকভাবে সরকারকে অবগত করা হবে।

স্বাক্ষর: ১৫/০২/১৩

প্রশাসনিক কর্মসূচির স্বাক্ষর: ১৫/০২/১৩





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