

Proposed NU Business Name: **FATEMA MATTRESS**



Project identification and prepared by: Anisur Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARUK MIA
Age	:	1-1-88 (29 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: Chandrapur, P.O: Sindurpur, P.S: Dagonvuiyan, 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	:	RAHIMA KHATUN
(iii) Father's name	:	SAMSUL HAQUE
(iv) GB member's info	:	Branch: Rajapur, Dagonvuiyan, Centre # 25(Female), Member ID: 2259, Group No: 02 Member since: 22-8-2006(10Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 2450
(v) Who pays GB loan installment	:	Mother
(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	:	7 years experience in running business. He has 2 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-298781
Mother's Contact No.	:	---
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA KHATUN joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FATEMA MATTRESS
Location	:	Vumuria road, Rajapur bazar, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 360000/-
Financing	:	Self BDT 310000/-(from existing business) 86% Required Investment BDT 50000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mattress .▪Average 14% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

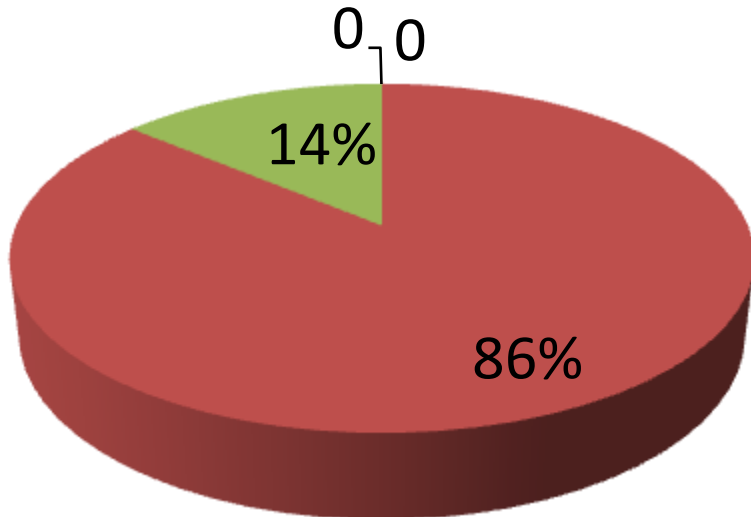
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mattress	3100	93000	1116000
Total sales (A)	3100	93000	1116000
Less Variable Exp.			
Mattress	2666	79980	959760
Total Variable exp. (B)	2666	79980	959760
Contribution Margin CM [C= (A-B)]	434	13020	156240
less fixed exp.			
Rent		1000	12000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		300	3600
Mobile		300	3600
total fixed cost (D)		7400	88800
Net profit (E) [C-D]		5620	67440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Blanket	70	1500	105,000			0	105,000
Mattress	12	2000	24,000			0	24,000
Mattress	2	4500	9,000			0	9,000
pillow	100	170	17,000			0	17,000
cotton	100	1000	100,000	10	1000	10,000	110,000
others	90	500	45,000	10	4000	40,000	85,000
Security			10,000				10,000
Total	374		310,000	20		50,000	360,000

Source of Finance



- Entrepreneur's Contribution 310,000
- Investor's Investment 50,000
- Total 360,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mattress	5300	159000	1908000	2003400	2103570
Total Sales (A)	5300	159000	1908000	2003400	2103570
less variable Expenses					
Mattress	4558	136740	1640880	1722924	1809070
Total variable Expenses (B)	4558	136740	1640880	1722924	1809070
Contribution Margin (CM)= (A-B)	742	22260	267120	280476	294499.8
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6000	6000
Transportation		364	4368	4368	4368
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Entertainment		387	4644	4644	4644
Mobile		400	4800	4800	4800
Total Fixed Cost		11651	139812	139812	139812
Net Profit (E) (C-D)		10609	127308	140664	154687.8
Investment Payback			20000	20000	20000

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

SR#	<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	127,308	140,664	154687.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		107,308	227972
	Total Cash Inflow	177308	247972	382659.8
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	20000	
3	Net Cash Surplus	107,308	227972	362659.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 07 Years 05
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









FAMILY PICTURE

