

Proposed NU Business Name: **BAPPI BEDDING HOUSE**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIFUL ISLAM
Age	:	10-11-1998 (19 Years)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister and 02 Brothers
Address	:	Vill: Fatehopur; P.O: Fatehopur ; P.S: Feni Sadar ; 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	:	MOHORMAR NESHA
(iii) Father's name	:	Jahangir Alam
(iv) GB member's info	:	Branch: Sosordi Feni, Centre # 47 (Female), Member ID: 4823 , Group No: 03 Member since: 01-04-2000 (06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-160295
Family's Contact No.	:	01814-205604
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHORMAR NESHA joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

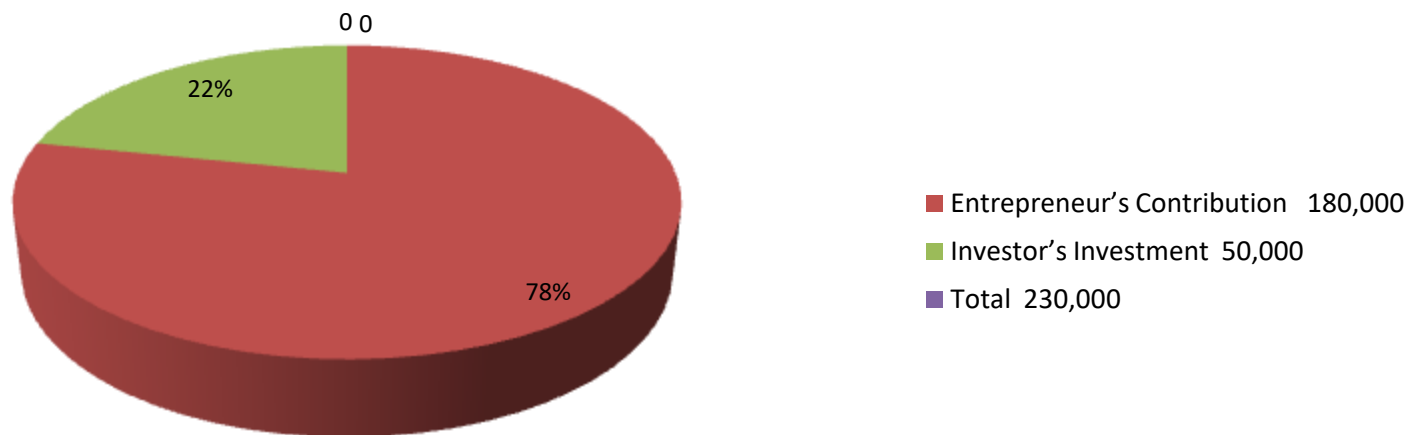
Business Name	:	BAPPI BEDDING HOUSE
Location	:	Santi Companeey Road, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like:- Duvet, Quilt, Mattress, Pillow, Exalting, Robes etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Chittagong.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Duvet, Quilt, Mattress, Pillow, Exalting, Robes etc	4,000	120,000	1440,000
Total Sales (A)	4,000	120,000	1440,000
Less Variable Expense			
Duvet, Quilt, Mattress, Pillow, Exalting, Robes etc	2,800	84,000	1008,000
Total variable Expense (B)	2,800	84,000	1008,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5,000	60,000
Entertainment		0	0
Guard		300	3600
Generator		100	1200
Mobile bill		100	1200
Total fixed cost (D)		300	3600
Net Profit (E)= [C-D]		8,800	105,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Duvet	6	1500	9000	0	0	0	9000
Quilt	8	2200	17600	0	0	0	17600
Mattress	2	6000	12000	0	0	0	12000
Pillow	25	400	20000	0	0	0	20000
Exalting	25	2000	50000	20	2000	40000	90000
Robes	250 Gs	65	16250	167 Gs	60	10000	26250
Others	-	0	5150	-	0	0	5150
Security	-	0	50000	-	0	0	50000
Total			18000			50000	230000



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Duvet, Quilt, Mattress, Pillow, Exalting, Robes etc	4,500	135,000	1620000	1701000	1786050
Total Sales (A)	4,500	135,000	1620000	1701000	1786050
Less Variable Expense					
Duvet, Quilt, Mattress, Pillow, Exalting, Robes etc	3,150	94,500	1134000	1190700	1250235
Total variable Expense (B)	3,150	94,500	1134000	1190700	1250235
Contribution Margin (CM) [C=(A-B)	1,350	40,500	486,000	510,300	535,815
Less Variable Expense					
Rent		1,500	18000	18,000	18,000
Electricity bill		500	6000	6,300	6,615
Transportation		1,000	12000	12,600	13,230
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3600	3,780	3,969
Guard		100	1200	1200	1,200
Generator		100	1200	1,200	1,200
Mobile bill		300	3600	3,780	3,969
Total fixed cost (D)		8,800	105600	106,860	108,183
Net Profit (E)= [C-D]		31,700	380400	403,440	427,632
Investment Payback			20,000	20,000	20,000

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	380,400	403,440	427,632
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		360,400	743,840
	Total Cash Inflow	430,400	763,840	1,171,472
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	360,400	743,840	1,151,472

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 04 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

Pictures







FAMILY PICTURE

