

RIYA BEDDING & PORDA HOUSE



NU Identified and PP prepared by: Tanbidul Islam

Project visited and verified By: Md. Nazrul Islam

Project Finalized by- GT SB unit

(A Nobin Udyokta Project)

Presented by: Md. Nur-e- Alam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Nur-e- Alam
Age	:	31 years
Marital status	:	Married
Children	:	3
No. of siblings:	:	1 brother, 2 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Shayera Begum
(iii) Father's name	:	Mr. Late Md. Nurul Islam
(iv) GB member's info	:	Branch: Sonapur Centre 16/Ma, Loan no- 1527/1 Member since 23-07-07, First loan: Tk. 5000 Existing loan: Tk .N/A , Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education, till to date	:	S.S.C

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

Present Occupation	:	Bedding and Porda business
Business Experiences and Training Info	:	3 years Practical training from father (Father had a bedding business) Trade license
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007 years (7 years).

At first she took a loan amounting 5,000 taka from Grameen Bank.

NU's Father started his business with GB Loan, Repairing their own

house from business income. Nobin Udyokta also started his first

business by using his mother's GB loan. They also bought some cattle.

NU's mother gradually improved their life standard by using GB loan.

OBJECTIVES

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

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Riya Bedding and Porda House
Address/ Location	:	Chatkhil Bazar, Topder Super Market, Near to Thana.Chatkhil, Noakhali.
Total Investment in BDT	:	500,000/-
Financing	:	Self BDT 250,000 (from existing business) 50 % Required Investment BDT 250,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	7,000
Proposed Salary		9,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	50%
(ii) Estimated % of proposed gross profit margin	:	50%
(iii) Agreed grace period	:	02 months.

Project Summary

- Udoykta runs bedding business with an experience of 3 years.
- Whole year running Business.
- On average 40% percent gain from bedding & curtain business.
- The Business will operate by entrepreneur.
- Target customers are local people around Chatkhil , Ramgong , Sonapur.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing (BDT) (1)	Business Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<u>Different kind of stock items (Existing)</u>			
Mattress (22*1500) = 33000/-			
Quilt (9*1500) = 13500/-			
Pillow (30*500) = 15000/-			
Side pillow (9* 300) = 2700/-			
Quilt clothe (150gz *40tk) = 6000/-			
Quilt cover clothe (110gz*35tk) = 3800/-			
Mattress Clothe without print (1000gz * 45tk) = 45000/-			
Mattress Clothe with print (150gz*150tk) = 22500/-			
Cotton (Carpus , Poly Fome, White & black garments) 1000kg* 40tk = 40000/-			
Cotton (Jhum) 120kg * 50tk = 6000/-			
Cotton (Shimul) 25kg*500tk = 12500/-			
Furniture & Sewing machine = 20000			
Advance = 30000/-			
	250000/-		
<u>Proposed Items</u>			
1 no: Porda clothe (500gz*80tk) = 40,000/-			
2 no: porda Clothe (500gz* 70tk) = 35,000/-			
Bed cover (500gz* 120tk) = 60,000/-			
Mosquito net (50Pc* 400tk) = 20,000/-			
Mattress Foam (10pc*3000tk) =30,000/-			
Mattress Foam (05pc*2400tk) =12,000/-			
Foam Cover (10pc*2500) =25,000/-			
Floor mate(200gz*120) =24,000/-			
PA posh(50pc*80) =4,000/-			
		250000/-	
Total Capital			500000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1400	42000	504000
<i>Less: Cost of sales (B)</i>	700	21000	252000
Gross Profit (C) [C=(A-B)]	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		350	4200
Shop Rent		3000	36000
Transport		1000	12000
Present salary-Employee (1)		4000	48000
Entertainment		500	6000
Fee+ others		150	1800
Non Cash Item:			
Depreciation Expenses		500	6000
Total Operating Cost (D)		10000	120000
Net Profit (C-D):		11000	132000

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			
Estimated Sales (A)	2500	75000	900000	3000	90000	1080000	4000	120000	1440000			
Less: cost of sales (B)	1500	45000	540000	1800	54000	648000	2400	72000	864000			
Gross Profit (C) [C=(A-B)]	1000	30000	360000	1200	36000	432000	1600	48000	576000			
<i>Less: Operating Costs</i>												
Electricity bill		500	6000		600	7200		550	6600			
Generator bill		350	4200		400	4800		450	5400			
Shop Rent		3000	36000		4000	48000		4000	48000			
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1200			
Proposed Salary- Self		9000	108000		10000	120000		12000	144000			
Employee salary (1)		4000	48000		5000	60000		6000	72000			
Mosque fee + others		200	2400		300	3600		400	4800			
Transport		1000	12000		1500	18000		2000	24000			
Non Cash Item:												
Depreciation Expenses		500	6000		500	6000		500	6000			
Total Operating Cost (D)		18650	223800		22400	268800		26000	312000			
(Net Profit C-D) :		11350	136200		13600	163200		22000	264000			
	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	1 st Quarter	2 nd Quarter	3 rd quarter	4 th quarter	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
G T Installment (Years)												
G T Installment (amount)	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000
Pay back	100000				100000				100000			
Retained money	36200				63200				164000			

Notes: Udoykta will give quarterly installment at 25000/-

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITIES

- ✓ All kind of bedding & Curtain item are available .
- ✓ Huge demand from locality.
- ✓ Central point of market & near to Thana.

THREATS

- ✓ Load shading.
- ✓ Fire & Rat.
- ✓ Political Unrest.
- ✓ Other competition.





ক্যাশ মেনো মোবাইলঃ ০১৮১২-৭২৭৫৭৯

রিয়া বেডিং এন্ড পর্দা হাউজ

শ্রীঃ নূরআলম (সুমন)


এখানে শেপ, তুখক, যাজিম, বাগিশ, পোম, পর্দা, ইত্যাদি তৈরী ও বিক্রয় করা হয়।

সি.এন্ড.বি. রোড, থানা সলঙ্গ, চটখিল পশ্চিম বাজার, নোয়াখালী।

ক্রমিক নং- 07 তারিখঃ.....

নামঃ

ঠিকানাঃ

নং	বিবরণ	পরিমাণ	দর	টাকা
				
			মোট-	
			অগ্রিম-	
			বাকী-	

কথায়ঃ.....

ক্রোতার স্বাক্ষর

বিক্রেতার স্বাক্ষর



Presented at 32 SB Executive Design Lab on
September 29 at YC

Thank you

For Further Information

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