

BABU BEDDING STORE



বাবু বেডিং স্টোর

এখানে সোফাসেট, ফোম, ফোমের কভার, কুশন, জানালার কুঁচিপর্দা, বিছানার চাদর, মশারী
লেপ, তোষক, জাজিম, বালিশ ইত্যাদি সু-দক্ষ কারিগর দ্বারা তৈরী ও বিক্রয় করা হয়।
বিঃ দ্রঃ এখানে পাইকারী ও খুচরা তুলা বিক্রয় করা হয়।
পাট বাজার, রামগঞ্জ, লক্ষ্মীপুর। মোবাঃ ০১৭১৬-৩০৯৬২০, ০১৭৪৬-১৬৮১০০

বাবু বেডিং স্টোর



Presented by
Kartik Debnath

NU Identified and PP prepared and verified By:
Md. Nazrul Islam (Ramgonj Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Kartik Debnath
Age	:	32 years
Marital status	:	Married
Children	:	2 sons
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. Putul Debnath
(iii) Father's name	:	Late Gopal Chandra Debnath
(iv) GB member's info	:	Branch: Sonapur Centre 16/Ma, Loanee no- 1527/1 Member since 23-07-07, First loan: Tk. 5000 Existing loan: 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	:	S.S.C

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

Present Occupation	:	Bedding and Curtain business
Trade license no	:	800
Business Experiences	:	13 years : Hand training from father
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01716309626
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 (7 years). At first she took a loan amount of BDT 5,000 from Grameen Bank. NU's Father started his business with GB Loan and repaired their own house from the income of business . Nobin Udyokta also started his business by using GB loan. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Babu Bedding Store
Address/ Location	:	Kala Bagan,Ramgonj,Laxmipur
Total Investment in BDT	:	800,000
Financing	:	Self BDT 500000 /- (from existing business) 63% Required Investment BDT 300000 /-(as equity) 37%
Present salary/drawings from business (estimates)	:	8000 Taka
Proposed Salary		8000 Taka
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Different kind of stock items (Existing)</u>			
Mattress (22*1500) = 33000/-	500000/-		
Quilt (9*1500) = 13500/-			
Pillow (30*500) = 15000/-			
Side pillow (9* 300) = 2700/-			
Quilt cloth (150gz *40tk) = 6000/-			
Quilt cover cloth (110gz*35tk) = 3800/-			
Mattress Cloth without print (1000kg*45) = 45000/-			
Mattress Cloth with print (150 gz* 150) = 22500/-			
Cotton (Carpus , Poly			
Foam, White & black garments (4000kg*40) = 40000/-			
Cotton (Jhut) 200kg * 50tk = 10000/-			
Cotton (Shimul) 50kg*500tk = 25000/-			
Bed sheet, Net, Foam Cover Kids Item = 48500/-			
Sewing machine = 5000			
Shop Advance = 200000/-			
Furniture = 30000/-			
<u>Proposed Items</u>			
1 no: Porda cloth (500gz*80tk) = 40,000/-	300000/-		
2 no: porda Cloth (500gz* 70tk) = 35,000/-			
Than Kapor(lep, Toshok, Pillow cover, Bed sheet) = 1,00000/-			
Mosquito net & Kids wear (garments item) = 25,000/-			
Cotton (Carpus , Poly			
Foam garments ,Shimul ,jhut & others) =1,00000/-			
Total Capital	500000	300000	800000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	4500	135000	1620000
<i>Less: Cost of sales (B)</i>	3375	101250	1215000
Gross Profit (C) [C=(A-B)]	1125	33750	405000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Generator bill		500	6000
Shop Rent		3000	36000
Mobile bill		500	6000
Transport		500	6000
Present salary -own		8000	96000
Present salary-Employee (1)		5000	60000
Entertainment, Fee and others		700	8400
Non Cash Item:			
Depreciation Expenses		250	3000
<i>Total Operating Cost (D)</i>		19050	228600
Net Profit (C-D):		14700	176400

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)	5000	150000	1800000	6000	180000	2160000	6500	195000	2340000
<i>Less: cost of sales (B)</i>	3750	112500	1350000	4500	135000	1620000	4875	146250	1755000
Gross Profit (C) [C=(A-B)]	1250	37500	450000	1500	45000	540000	1625	48750	585000
<i>Less: Operating Costs</i>									
Electricity bill		600	7200		700	8400		800	9600
Generator bill		500	6000		550	6600		600	7200
Shop Rent		3000	36000		3000	36000		3000	36000
Mobile Bill (SMS & Reporting inclusive)		500	6000		600	7200		700	8400
Proposed Salary- Self		8000	96000		8500	102000		9000	108000
Employee salary (1)		5000	60000		5500	66000		6000	72000
Transport		700	8400		750	9000		800	9600
Entertainment, others and Mosque fee		1000	12000		1200	14400		1300	15600
Non Cash Item:									
Depreciation Expenses		250	3000		250	3000		250	3000
<i>Total Operating Cost (D)</i>		19550	234600		21050	252600		22450	269400
Net Profit (C-D) :		17950	215400		23950	287400		26300	315600
Pay back	120000			120000			120000		
Retained money	95400			167400			195600		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000	-	-
1.2	Net Profit	215400	252600	315600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	-	98400	234000
	Total Cash Inflow	518400	354000	552600
2.0	Cash Outflow			
2.1	Purchase of Product	300,000		-
2.2	Payment of GB Loan	-		-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	98400	234000	432600

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 items are available .
- ✓ Huge demand from locality.
- ✓ Central point of market & near to Thana.

THREATS

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



বায়ু বেডিং স্টোর





Presented at
7th Internal Design Lab
On 20 April, 2015 at Grameen Trust



For Further Information
Grameen Trust
Phone No : 9017038
Md. Kartik Debnath
Cell No: 01716309626