

## Proposed NU Business Name: RUBEL FURNITURE MART



Project identification and prepared by: Ataur,  
Shakhipur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. RUBEL MIAH</b>   |
| Age  | : | 22-02-1985 (32 Years)   |
| Education, till to date                          | : | CLASS 5   |
| Marital status                                   | : | Unmarried   |
| Children   | : | N/A   |
| No. of siblings:                                 | : | 1 Brother 1 Sister  |
| Address  | : | Vill: Protima Bonki, P.O: Shokhipur, P.S: Shokhipur, Dist: Tangail  |
| Parent's and GB related Info                     |   |   |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                               | : | <b>KOMOLA BEGUM</b>   |
| (iii) Father's name                              | : | <b>ABDUR RAHIM</b>  |
| (iv) GB member's info                            | : | Branch: Shokhipur, Centre # 27(Female),<br>Member ID: 2286, Group No: 04<br>Member since: 01-04-2015 (02 Years)<br>First loan: BDT 20,000 |
| Further Information:                             |   | Existing Loan: BDT 40000, Outstanding loan: BDT NIL   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 10 years experience in running business.<br>He has no training.  |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01710-900068   |
| Mother's Contact No.  | : | 01728-379948   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOMOLA BEGUM** joined Grameen Bank since 2 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>RUBEL FURNITURE MART</b>  |
| Location  | : | --   |
| Total Investment in BDT                           | : | BDT 450,000/-  |
| Financing   | : | Self BDT 400,000/-(from existing business) 89%<br>Required Investment BDT 50,000/-(as equity) 11%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 13 ft x 10 ft= 130 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Furniture .</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><br/><li>▪Collects goods from Korotia .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul> |

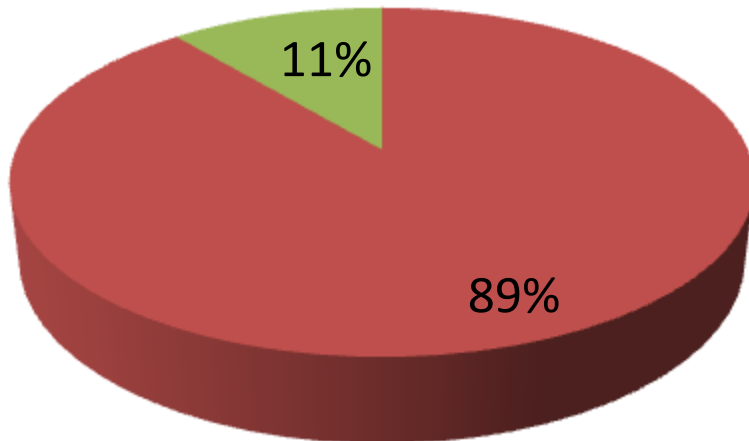
## Existing Business (BDT)

| Particular                               | Daily       | Monthly      | Yearly        |
|--|-------------|--------------|---------------|
| <b>Revenue (sales)</b>                   |             |              |               |
| Furniture                                | 5060        | 151800       | 1821600       |
| <b>Total sales (A)</b>                   | 5060        | 151800       | 1821600       |
| <b>Less Variable Exp.</b>                |             |              |               |
| Furniture                                | 3542        | 106260       | 1275120       |
| <b>Total Variable exp. (B)</b>           | 3542        | 106260       | 1275120       |
| <b>Contribution Margin CM [C= (A-B)]</b> | <b>1518</b> | <b>45540</b> | <b>546480</b> |
| <b>less fixed exp.</b>                   |             |              |               |
| Rent                                     |             | 900          | 10800         |
| Electricity bill                         |             | 500          | 6000          |
| Transportation                           |             | 3000         | 36000         |
| Salary (self)                            |             | 5000         | 60000         |
| Salary (staff)                           |             | 25000        | 300000        |
| Entertainment                            |             | 1000         | 12000         |
| Mobile                                   |             | 300          | 3600          |
| <b>total fixed cost (D)</b>              |             | 35700        | 428400        |
| <b>Net profit (E) [C-D]</b>              |             | <b>9840</b>  | <b>118080</b> |

## Investment Breakdown

| Existing     |            |            |                | Proposed   |            |               |                |
|--------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars  | Qty.       | Unit Price | Amount (BDT)   | Qty        | Unit Price | Amount (BDT)  | Proposed Total |
| Akashmoni    | 40         | 300        | 12,000         | 100        | 300        | 30,000        | 42,000         |
| Jackfruit    | 60         | 700        | 42,000         |            |            | 0             | 42,000         |
| Korai        | 90         | 400        | 36,000         |            |            | 0             | 36,000         |
| Mango        | 80         | 350        | 28,000         | 10         | 350        | 3,500         | 31,500         |
| Gamari       | 60         | 400        | 24,000         |            |            | 0             | 24,000         |
| Mehegoni     | 100        | 600        | 60,000         |            |            | 0             | 60,000         |
| Shegun       | 100        | 300        | 30,000         |            |            | 0             | 30,000         |
| Others       | 158        | 1000       | 158,000        | 11         | 1500       | 16,500        | 174,500        |
| Security     |            |            | 10,000         |            |            |               | 10,000         |
| <b>Total</b> | <b>688</b> |            | <b>400,000</b> | <b>121</b> |            | <b>50,000</b> | <b>450,000</b> |

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 50,000
- Total 450,000

## Financial Projection

| Particular                             | Daily       | Monthly       | 1st Year       | 2nd Year       |
|--|-------------|---------------|----------------|----------------|
| Revenue (sales)                        |             |               |                |                |
| Furniture                              | 5990        | 179700        | 2156400        | 2264220        |
| <b>Total Sales (A)</b>                 | <b>5990</b> | <b>179700</b> | <b>2156400</b> | <b>2264220</b> |
| less variable Expenses                 |             |               |                |                |
| Furniture                              | 4193        | 125790        | 1509480        | 1584954        |
| Total variable Expenses (B)            | 4193        | 125790        | 1509480        | 1584954        |
| <b>Contribution Margin (CM)= (A-B)</b> | <b>1797</b> | <b>53910</b>  | <b>646920</b>  | <b>679266</b>  |
| <b>Less Fixed Expenses</b>             |             |               |                |                |
| Rent                                   |             | 900           | 10800          | 10800          |
| Electricity bill                       |             | 500           | 6000           | 16000          |
| Transportation                         |             | 3300          | 39600          | 35000          |
| Salary (self)                          |             | 5000          | 60000          | 60000          |
| Salary (staff)                         |             | 25000         | 300000         | 300000         |
| Entertainment                          |             | 1100          | 13200          | 13200          |
| Mobile                                 |             | 400           | 4800           | 7400           |
| Total Fixed Cost                       |             | 36200         | 434400         | 442400         |
| <b>Net Profit (E) (C-D)</b>            |             | <b>17710</b>  | <b>212520</b>  | <b>236866</b>  |
| Investment Payback                     |             |               | 30000          | 30000          |



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

| SR# | Particulars                                       | Year 1 (BDT) | Year 2 (BDT) |
|-----|---|--------------|--------------|
| 1   | Cash Inflow                                       |              |              |
| 1.1 | Investment Infusion by Investor                   | 50,000       |              |
| 1.2 | Net Profit  | 212,520      | 236,866      |
| 1.3 | Depreciation (Non cash item)                      |              |              |
| 1.4 | Opening Balance of Cash Surplus                   |              | 182,520      |
|     | <b>Total Cash Inflow</b>                          | 262520       | 419386       |
| 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) | 30000        | 30000        |
|     | <b>Total Cash Outflow</b>                         | 80,000       | 30000        |
| 3   | <b>Net Cash Surplus</b>                           | 182,520      | 389386       |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 04 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

