

Proposed NU Business Name: **SUBRATA FURNITURE**



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Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBRATA ROY
Age	:	20-10-1990 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers, 2 Sisters
Address	:	Vill: Ajgora, P.O: Sholla, P.S:Nababgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI ROY
(iii) Father's name	:	GURUPOD ROY
(iv) GB member's info	:	Branch: Joymondop Singair, Centre # 28(Female), Member ID: , Group No: 02 Member since: 1987-2005 (18 Years) First loan: 2000 taka.
Further Information:		Existing Loan: BDT 15,000 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, 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	:	16 years. He has 5 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	019466795396
Mother's Contact No.	:	01855615970
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI ROY joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	SUBRATA FURNITURE
Location	:	Balmantar Baazar, Nobabganj
Total Investment in BDT	:	BDT 1,70,000
Financing	:	Self BDT 1,10,000 (from existing business) 65% Required Investment BDT 60,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 18 ft= 540 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Wooden Furniture items.▪Average 30 % gain on sales..▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from▪Agreed grace period is 3 months.

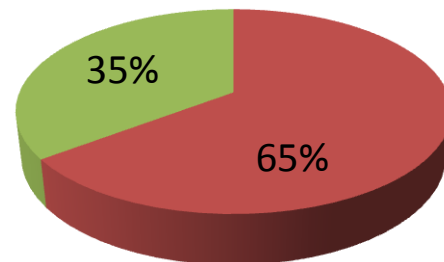
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Wooden furniture	1960	58800	705600
Total variable Expense (B)	1,960	58800	705600
Contribution Margin (CM) [C=(A-B)]	840	25200	302400
Less Variable Expense			
Rent		3,000	36000
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		8000	
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		17,700	212400
Net Profit (E)= [C-D]		7,500	90000

Investment Breakdown

Particulars	Existing	Proposed	Total
Ready Made Cot (4x1300)	52,000		52000
Table (1x400)	400		400
Chair (2x400)	800		800
Korai wood (500sx56)	28,000	10,000	35000
Mehogoni (1200sx15)	18,000		18000
Seal machine	1,200		1200
Barry wood (700sx10)	2,000		2000
Hammer ,etc	7,000	10,000	17000
Shegun wood	600	30000	600
Drill machine			30000
Jackfruit wood		10000	3000
	110,000	60,000	170000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 60,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden furniture	3700	111000	1332000	1398600
Total Sales (A)	3700	111000	1332000	1398600
Less Variable Expense				
Wooden furniture	2590	77700	932400	979020
Total variable Expense (B)	2,590	77700	932400	979020
Contribution Margin (CM) [C=(A-B)]	1,110	33300	399600	419580
Less Variable Expense				
Rent		3,300	39,600	39,800
Electricity bill		400	4800	5000
Transportation		1,000	12000	12,500
Salary (Self)		5000	60000	60000
Salary(Staff)		8000	96000	96000
Entertainment		200	2400	2400
Mobile bill		250	3000	3200
Total fixed cost (D)		18,150	217800	218,900
Net Profit (E)= [C-D]		15150	181800	200,680
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	181,800	200,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		145,800
	Total Cash Inflow	241800	346480
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	145,800	310480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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













Handwritten text on a red and green bag, possibly a cement bag, with some illegible characters and a logo.

Handwritten text on a white bag, likely cement, with the words "Handwritten Cement" visible.

Electrical outlets and switches mounted on a wooden post on the right side of the image.











(ইউপিজমনি ফরম- ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
শোলা ইউনিয়ন পরিষদ
নবাবগঞ্জ, ঢাকা
জন্ম সনদ

[বিধি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং ৭

নিবন্ধনের তারিখ: ০১-০৬-২০১৫

সনদ ইস্যুর তারিখ: ০১-০৬-২০১৫

জন্ম নিবন্ধন নম্বর: ১৯৯০২৬১৬২৯৪১১০২৩৩

নাম: সুব্রত রায়

জন্ম তারিখ: ২০-১০-১৯৯০

লিঙ্গ: পুরুষ

বিশে অক্টোবর উনিশ শত নব্বই

জন্ম স্থান: গ্রাম-কমল নগর, ইউনিয়ন-জয়মটপ
উপজেলা-সিংগাইর, জেলা-মানিকগঞ্জ

পিতার নাম: গুরুপদ রায়

জাতীয়তা: বাংলাদেশী

মাতার নাম: শ্রীমতি রায়

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রাম-আজগড়া, ইউনিয়ন-শোলা
উপজেলা-নবাবগঞ্জ, জেলা-ঢাকা।

ইউপি সচিব - স্বাক্ষর ও সিল

(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

FAMILY PICTURE

