

Proposed NU Business Name: **R S FURNITURE**



Project identification and prepared by: MD. Saidullah,
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Project verified by: MD Mujaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL PRAMANIK
Age	:	17-07-1985 (31 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: East Shukhangari,P.O: Dupchachia, P.S: Dupchachia,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ROWSHAN ARA BEGUM <input type="checkbox"/>
(iii) Father's name	:	MD. DULAL PRAMANIK
(iv) GB member's info	:	Branch: Bir kedar, KAHALU, Bogra, Centre # 40(Female), Member ID: 3164/1; No:02 Member since: 31-02-2010 (06 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 40000, Outstanding loan: BDT 35000
(v) Who pays GB loan installment	:	Nil
(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	:	7 years. He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737625157
Mother's Contact No.	:	01777066282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROWSHAN ARA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	R S FURNITURE
Location	:	Dhaper hat Road, Dupchachia
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 200,000(from existing business) 67% Required Investment BDT 1,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20.ft= 200 square ft
Security of the shop	:	150000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rod, angel.▪Average 35% gain on sales..▪The business is operating by entrepreneur. Existing no employee..▪The shop is rent.▪Collects goods from Dupchachia, Bogura.▪Agreed grace period is 3 months.

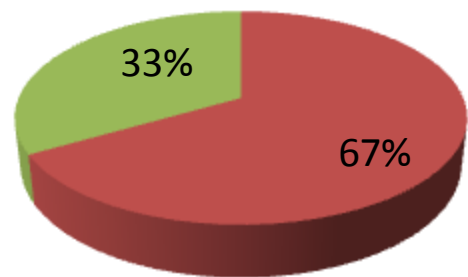
Existing Business

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks,Chocolate,cake etc.	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Cloths	1690	50700	608400
Total variable Expense (B)	1,690	50700	608400
Contribution Margin (CM) [C=(A-B)	910	27300	327600
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		18,600	223200
Net Profit (E)= [C-D]		8,700	104400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cot	40,000	0	40000
Door	36,000	0	36000
Sofa set	50,000	0	50000
Hanger	24,000	0	24000
Wardrove	30,000	0	30000
Show case	20,000	0	20000
Wood	0	45,000	45000
Color, burnish	0	15,000	15000
Door slide, Lock	0	20,000	20000
Fly board		20000	20000
	200,000	100,000	300000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wood Furniture	3900	117000	1404000	1474200
Total Sales (A)	3900	117000	1404000	1474200
Less Variable Expense				
Wood Furniture	2535	76050	912600	958230
Total variable Expense (B)	2,535	76050	912600	958230
Contribution Margin (CM) [C=(A-B)	1,365	40950	491400	515970
Less Variable Expense				
Rent		2,000	24,000	48,000
Electricity bill		700	8400	8600
Transportation		500	6000	14,600
Salary (Self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		300	3600	3800
Guard		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		24,000	288000	321,200
Net Profit (E)= [C-D]		16950	203400	194,770
Investment Payback			60,000	60,000

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	10,000	
1.2	Net Profit	203,400	194,770
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		143,400
	Total Cash Inflow	213400	338170
2	Cash Outflow		
2.1	Purchase of Product	10,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	70,000	60000
3	Net Cash Surplus	143,400	278170

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













R.S

ELIQUITY

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FAMILY PICTURE

