

Proposed NU Business Name: **SOTOTA FURNITURE**



Project identification and prepared by: MD. Shahinur Rahman,
Bogra Sadar Unit, Bogra

Project verified by: MD. Mojaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAZAUL KARIM PRAMANIK
Age	:	07-11-1983 (33 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Valta, P.O: Murail, P.S: Kahalu, 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. ASIA
(iii) Father's name	:	LATE ABDUL PRAMANIK
(iv) GB member's info	:	Branch: Norohotto, Kahalu, Centre # 06(Female), Member ID: 3775, No:06 Member since: 01-03-2000(07 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Mother
(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	:	8 years experience in running business. He has 8 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-629212
Mother's Contact No.	:	01727-597906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASIA joined Grameen Bank since 07 years ago. At first she took 20000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOTOTA FURNITURE
Location	:	Mobile bazar, kahalu
Total Investment in BDT	:	BDT 710,000/-
Financing	:	Self BDT 560000/-(from existing business) 79% Required Investment BDT 150,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 40 ft= 1200square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Nowga, Bogra.▪Agreed grace period is 3 months.

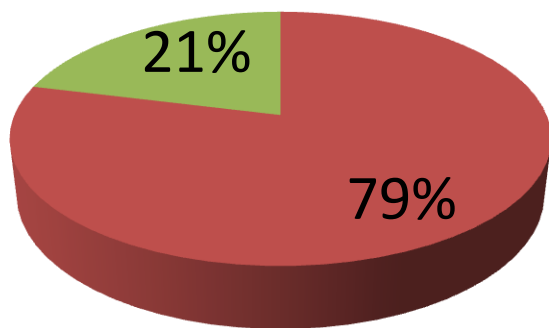
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	167,000	2,004,000
Total Sales (A)	167,000	2,004,000
Less. Variable Expense		
Wood Furniture	116,900	1,402,800
Total variable Expense (B)	116,900	1,402,800
Contribution Margin (CM) [C=(A-B)]	50,100	601,200
Less. Fixed Expense		
Rent	8,000	96,000
Electricity Bill	8,000	96,000
Mobile Bill	1,500	18,000
Salary (self)	5,000	60,000
Transportation	10,000	120,000
salary (staff)	7,000	84,000
Entertainment	500	6,000
Guard	1,000	12,000
Total fixed Cost (D)	41,000	492,000
Net Profit (E) [C-D]	9,100	109,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot (12 x 12000)	144,000	0	144,000
Wear drobe (7 x 11000)	77,000	0	77,000
Showcase (8 x 11500)	92,000	0	92,000
Almirah (5 x 12000)	60,000	0	60,000
MDF Board	75,000	75,000	150,000
Plywood	16,000	25,000	41,000
Dressing Table (19 x 5000)	96,000	0	96,000
Color & Others	0	50,000	50,000
Total	560,000	150,000	710,000

Source of Finance



- Entrepreneur's Contribution 560,000
- Investor's Investment 150,000
- Total 710,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Wood Furniture	220,000	2,640,000	2,772,000
Total Sales (A)	220,000	2,640,000	2,772,000
Less. Variable Expense			
Wood Furniture	154,000	1,848,000	1,940,400
Total variable Expense (B)	154,000	1,848,000	1,940,400
Contribution Margin (CM) [C=(A-B)]	66,000	792,000	831,600
Less. Fixed Expense			
Rent	8,000	96,000	96,000
Electricity Bill	8,000	96,000	97,000
Mobile Bill	1,600	19,200	20,500
Salary (self)	5,000	60,000	60,000
Transportation	13,000	156,000	160,000
salary (staff)	12,000	144,000	144,000
Entertainment	500	6,000	7,000
Guard	1,000	12,000	12,000
Total Fixed Cost	49,100	589,200	596,500
Net Profit (E) [C-D]	16,900	202,800	235,100
Investment Payback		90,000	90,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	202,800	235,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	352,800	347,900
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	112,800	257,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 08 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





A man wearing a striped polo shirt and dark pants is kneeling on the floor, focused on working on a large wooden cabinet. He is surrounded by various tools and wood pieces.

A man wearing a white tank top and a patterned sarong is standing on the right side of the workshop, looking towards the camera with his hands on his hips.

A large, partially assembled wooden cabinet or wardrobe is the central focus. It features a curved top edge and a flat top surface. The wood is light-colored and appears to be in the final stages of construction.

A power generator or motor is located in the bottom right corner of the image. It is connected to a network of red and black electrical wires that are scattered across the floor.

Several pieces of wood and tools are scattered on the floor to the left of the main cabinet. A white bucket with a red label is also visible among the materials.









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FAMILY PICTURE

