

Proposed NU Business Name: **MS SUBRATA FURNITURE**



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Mohastha Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE AOMRETO QUMAR
Age	:	10-7-1988 (29 Years)
Education, till to date	:	CLASS 5
Marital status	:	MARRIED
Children	:	1 Daughter
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Dhauya kola, P.O: Gokul. P.S: Bogra , 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	:	SREEMOTI ADURY RANI
(iii) Father's name	:	SREE MILON CHANDRA SHUTRADHAR
(iv) GB member's info	:	Branch: Gokul, Bogra , Centre # 56 (Female), Member ID: 4031/1, Group No: 05 Member since: 14-1-2012 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 11956/-
(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.)	:	No
Business Experiences and Training Info	:	2years experience in running business. 04 Years in own business. He has 3 training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-712563
Family's Contact No.	:	01760-436041
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI ADURY RANI joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SUBRATA FURNITURE
Location	:	Dhawya Kola
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60,000/- (from existing business) 60% Required Investment BDT 40,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	-- ft x --ft= -- square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture .▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

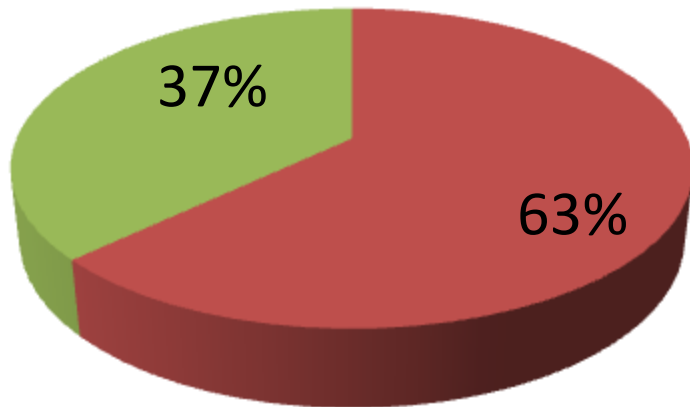
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture	1400	42000	504000
Total sales (A)	1400	42000	504000
Less Variable Exp.			
Furniture	980	29400	352800
Total Variable exp. (B)	980	29400	352800
Contribution Margin CM [C= (A-B)]	420	12600	151200
less fixed exp.			
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Mobile		200	2400
total fixed cost (D)		6100	73200
Net profit (E) [C-D]		6500	78000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Machine	1	6000	6,000			0	6,000
Drill Machine	2	2500	5,000			0	5,000
Wood	39	1000	39,000			0	39,000
Others	1	10000	10,000			0	10,000
New Machine			0	1	40000	40,000	40,000
Total	43		60,000	1		40,000	100,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
less variable Expenses					
Furniture	1400	42000	504000	529200	555660
Total variable Expenses (B)	1400	42000	504000	529200	555660
Contribution Margin (CM)= (A-B)	600	18000	216000	226800	238140
Less Fixed Expenses					
Electricity bill		400	4800	4800	4800
Transportation		650	7800	7800	7800
Salary (self)		5000	60000	60000	60000
Mobile		300	3600	3600	3600
Total Fixed Cost		6350	76200	76200	76200
Net Profit (E) (C-D)		11650	139800	150600	161940
Investment Payback			16000	16000	16000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	139,800	150,600	161940
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		123,800	258400
	Total Cash Inflow	179800	274400	420340
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16000	
3	Net Cash Surplus	123,800	258400	404340

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 2Years:04
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

