

Proposed NU Business Name: **RASEL FURNITURE**



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

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL
Age	:	12-12-1994 (23 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 BROTHERS 2 SISTERS
Address	:	Vill: Gasfild Chourastha 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	:	RASHEDA
(iii) Father's name	:	MD. AJAHAR
(iv) GB member's info	:	Branch: Gorgobinda , Centre # 03(Female), Member ID: 2931 , Group No: 06 Member since: 12-7-2015 (02 Years) First loan: BDT 40,000
Further Information:		Existing Loan: BDT nil, 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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-354569
Mother's Contact No.	:	01784-357118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASHEDA joined Grameen Bank since 2 years ago. At first she took 40,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL FURNITURE
Location	:	--
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 450,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
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">▪The business is planned to be scaled up by investment in existing goods like; Furniture .▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 4 employees. ▪Collects goods from Korotia .▪The shop is rented.▪Agreed grace period is 3 months.

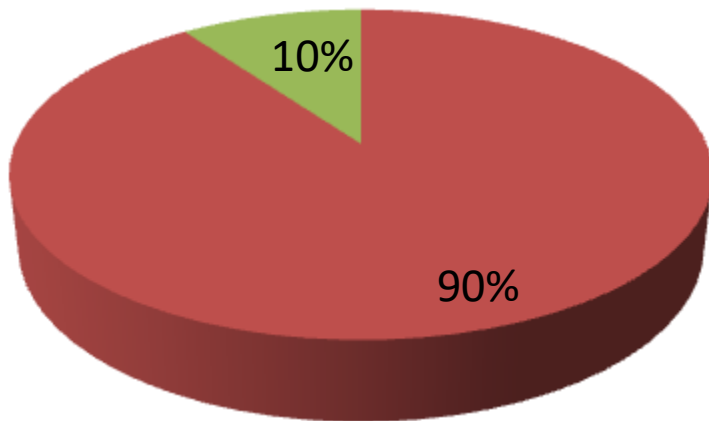
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture	5060	151800	1821600
Total sales (A)	5060	151800	1821600
Less Variable Exp.			
Furniture	3542	106260	1275120
Total Variable exp. (B)	3542	106260	1275120
Contribution Margin CM [C= (A-B)]	1518	45540	546480
less fixed exp.			
Rent		1500	18000
Electricity bill		1200	14400
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		25000	300000
Entertainment		1000	12000
Mobile		300	3600
total fixed cost (D)		36000	432000
Net profit (E) [C-D]		9540	114480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Akashmoni	60	300	18,000	100	300	30,000	48,000
Jackfruit	65	700	45,500			0	45,500
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	80	600	48,000			0	48,000
Shegun	90	300	27,000			0	27,000
Others	149	1500	223,500	11	1500	16,500	240,000
Total	674		450,000	121		50,000	500,000

Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 50,000
- Total 500,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture	5990	179700	2156400	2264220	2377431
Total Sales (A)	5990	179700	2156400	2264220	2377431
less variable Expenses					
Furniture	4193	125790	1509480	1584954	1664202
Total variable Expenses (B)	4193	125790	1509480	1584954	1664202
Contribution Margin (CM)= (A-B)	1797	53910	646920	679266	713229.3
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		1200	14400	16000	3000
Transportation		2050	24600	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		25000	300000	300000	300000
Entertainment		1000	12000	12000	12000
Mobile		400	4800	7400	4800
Total Fixed Cost		36150	433800	448400	400800
Net Profit (E) (C-D)		17760	213120	230866	312429.3
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	213,120	230,866	312429.3
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193,120	403986
	Total Cash Inflow	263120	423986	716415.3
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	193,120	403986	696415.3

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 Family:0 Others:0
Experience & Skill : 10 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





88
Handwritten text on a vertical metal beam, including the number 88 and some illegible characters.

Handwritten text on a white sack, including the number 88 and some illegible characters.

7
A small handwritten number '7' on a vertical metal beam.





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FAMILY PICTURE

