

## Proposed NU Business Name: BENOY FURNITURE

Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>BIPLOB KUMAR RAY</b>
Age	:	13-/02-1983(34 Years)
Education, till to date	:	CLASS FIVE
Marital status	:	MARRIED
Children	:	1 son
No. of siblings:	:	2 Brother, 0 SISTER
Address	:	Vill:VABNAPARA POS:NAGOURPUR, P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Most: GASNARANI BENA
(iii) Father's name	:	LET: FONINDO RAY
(iv) GB member's info	:	Branch :NAGOURPUR Centre #28/m (male), Member ID : 4525, Group No:07 Member since:14/05/2005 First loan: BDT 1000 /- Outstanding loan: nil
Further Information:		
(v) Who pays GB loan installment	:	fathar
(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	:	06years experience in running business. He has no training
Other Own/Family Sources of Income	:	AGRICULTURE
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706162110
Family's Contact No.	:	01976162110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GASNARANI BENA

joined Grameen 10 years ago. At first she took BDT 1000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . . AGRICULTURE

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BENOY FURNITURE</b>
Location	:	PONGBAYJARA MARKET NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/- (from existing business 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20ft=400square ft
Security of the shop	:	20000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods LIK: SHOKAJ , KHAT , SHOPA , MIRSEP KAT ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is RENT.</li><li>▪Collects goods from tang ail .</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

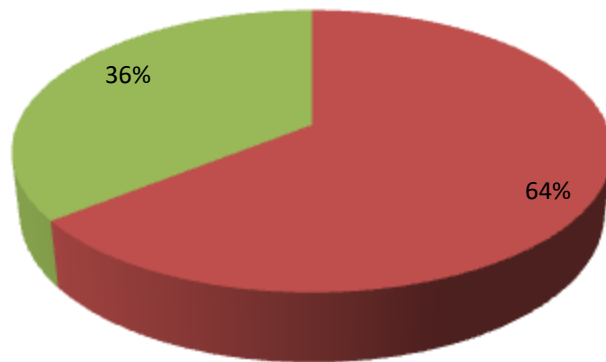
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
SHOKAJ , KHAT , SHOPA , MIRSEP KAT	1900	59200	710400
<b>Total Sales (A)</b>	<b>1900</b>	<b>59200</b>	<b>710400</b>
<b>Less. Variable Expense</b>			
SHOKAJ , KHAT , SHOPA , MIRSEF, KAT		44400	532800
<b>Total variable Expense (B)</b>		<b>44400</b>	<b>532800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>14800</b>	<b>178000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		400	4800
Transportation		,2000	24000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		100	1200
janitor		0	0
salary (staff)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>9300</b>	<b>111600</b>
<b>Net Profit (E) [C-D)</b>		<b>5500</b>	<b>66400</b>

## Investment Breakdown

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
shokag	35000		35000
khat	20000		20000
shopa	25000		25000
missef	5000		5000
kat	5000	50000	50000
<b>Total</b>	<b>90000</b>	<b>50000</b>	<b>140000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
SHOKAJ , KHAT , SHOPA , MIRSEP KAT	59200	710400	745920
<b>Total Sales (A)</b>	<b>59200</b>	<b>710400</b>	<b>745920</b>
<b>Less. Variable Expense</b>			
SHOKAJ , KHAT , SHOPA , MIRSEP KAT	44400	532800	559440
<b>Total variable Expense (B)</b>	<b>44400</b>	<b>532800</b>	<b>559440</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>14800</b>	<b>177600</b>	<b>186480</b>
<b>Less. Fixed Expense</b>			
Rent	1000	12000	12000
Mobile Bill	300	3600	3700
Electricity Bill	400	4800	4900
Transportation	2000	24000	24000
Guard	100	1200	1200
Entertainment	500	6000	6000
salary (staff)	0	0	0
Salary (self)	5000	60000	60000
<b>Total fixed Cost (D)</b>	<b>9300</b>	<b>111600</b>	<b>111800</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	66400	74680	84004
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46400	101080
	<b>Total Cash Inflow</b>	<b>116400</b>	<b>121080</b>	<b>185084</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>46400</b>	<b>101080</b>	<b>165084</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE