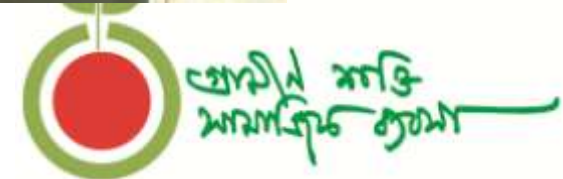


Proposed NU Business Name: **REYA FERNITURE**



Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUVRATA DHAR
Age	:	10-05-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Aouna, P.O: Aouna, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOTSNA DHAR
(iii) Father's name	:	SACHINDRA DHAR
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 34 (Female), Member ID: 5511/2, Group No: 09 Member since: 01/05/2005 First loan: BDT 5,000/- Existing loan: BDT 15,000/- Outstanding loan:1124/-
Further Information:		
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871-304578
Mother's Contact No.	:	01830-676387
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOTSNA DHAR joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

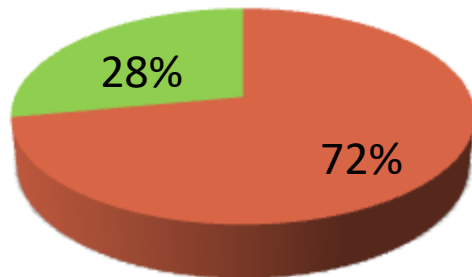
Business Name	:	REYA FURNITURE
Location	:	Medical more,Sholla , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000(from existing business) 72% Required Investment BDT50,000(as equity) 28 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	44 ft x 30 ft= 1320 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Joypara. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Leather	0	60000	720000
	0	0	0
Total Sales(A)	0	60000	720000
Less Variable Expense (B)		0	0
Leather	0	42000	504000
Total Variable Expense	0	42000	504000
Contributon Margin (CM) [C=(A-B)]	0	18000	216000
Less Fixed Expense			
Electric Bill		150	1800
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Gard		170	2040
Rent		1500	18000
Salary (Staff-4)		3000	36000
Mobil Bill		200	2400
Total Fixed Cost (D)		11320	135840
Net Profit (E)= [C-D]		6680	80160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	02	20,000	40,000				40,000
Showkej	02	30,000	60,000				60,000
Dresden table	01	18,000	18,000				18,000
Wood	6	2000	12,000	25	2000	50,000	62,000
Total			1,30,000			50,000	1,80,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,30,000
- Investor Investment's :- 50,000
- Total :- 1,80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Leather		80000	960000	1008000	1058400
		0	0	0	0
Total Sales(A)	0	80000	960000	1008000	1058400
Less Variable Expense (B)					
Leather		56000	672000	705600	740880
Total Variable Expense	0	56000	672000	705600	740880
Contributon Margin (CM) [C=(A-B)]	0	24000	288000	302400	317520
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Rent		1500	18000	18000	18000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10300	127200	325600	2702000
Net Profit (E)= [C-D]		13700	164400	172620	181251
Investment Pay Back			20,000	20,000	20,000

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

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	164,400	172620	181251
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		144400	297020
	Total Cash Inflow	214,400	317,020	478,271
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	144,400	297,020	458,271

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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; Ulail, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

