

**Proposed NU Business Name: RABBI FURNITURE O KHACH GHAR**



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Bogra Shadar Unit, Bogra

Project verified by: MD. Muzaharul Islam Sarker



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

Name	:	<b>MD.RIPON MIA</b>
Age	:	10-07-1998(19 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brother 02Sisters
Address	:	Vill: Dhora, P.O: Parihat P.S: Gabtoli, 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	:	<b>MOST. RINI BEGUM</b>
(iii) Father's name	:	<b>MD. ZOHURUL ISLAM</b>
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 37 (Female), Member ID: 8347, Group No: 07 Member since: 08-03-2012(06 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: 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	:	05 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.	:	01722-607426
Mother's Contact No.	:	01724-506966
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RINI BEGUM** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RABBI FURNITURE O KHACH GHAR</b>
Location	:	Golabari,Gabtali,Bogra.
Total Investment in BDT	:	BDT 6,80,000/-
Financing	:	Self BDT 6,30,000/-(from existing business) 93% Required Investment BDT 50,000/-(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100 ft x 50 ft= 5000 square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none"> <li>▪Manufacturer of wood furniture.</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur.Existing 04 employees.</li> <li>▪After getting equity fund 01 employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bogra shadar unit, Bogra.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

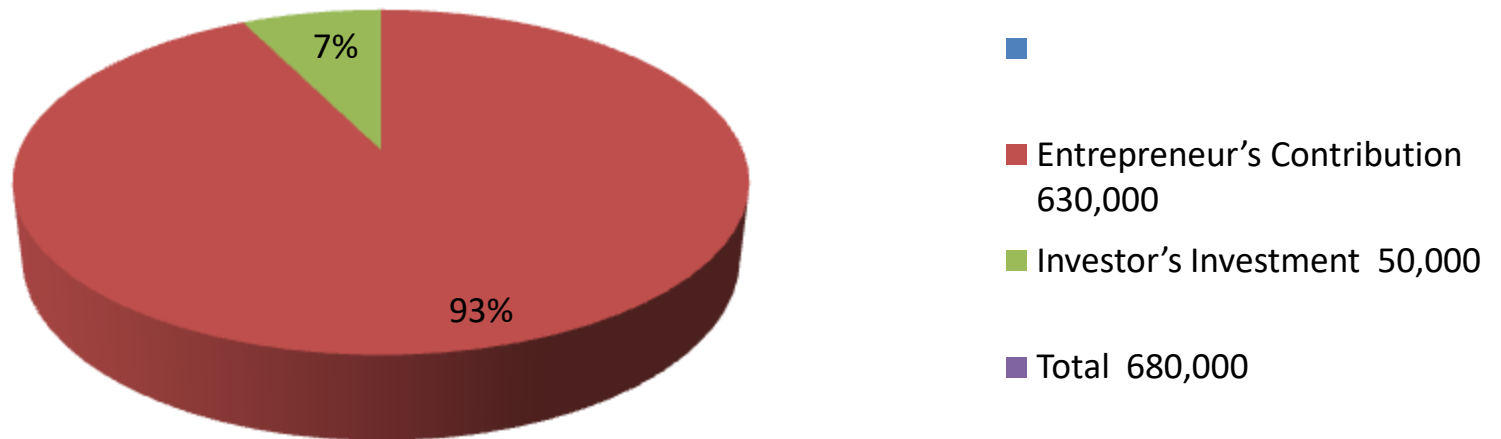
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,Table,Alna,Sofa anda others	15,000	450,000	5,400,000
<b>Total Sales (A)</b>	<b>15,000</b>	<b>450,000</b>	<b>5,400,000</b>
<b>Less. Variable Expense</b>			
Khat,Table,Alna,Sofa anda others.	13,500	405,000	4,860,000
<b>Total variable Expense (B)</b>	<b>13,500</b>	<b>405,000</b>	<b>4,860,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
House rant		2,800	33,600
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		20,000	240,000
Entertainment		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>30,200</b>	<b>362,400</b>
<b>Net Profit (E) [C-D]</b>		<b>14,800</b>	<b>177,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat	20	5,000	100,000	1	50,000	50,000	150,000
Sukes	30	5000	150,000	0	0	0	150,000
Desing Table	30	4000	120,000	0	0	0	120,000
Rak	50	3000	150,000	0	0	0	150,000
Shofa	10	6000	60,000	0	0	0	60,000
Wardof	10	5000	50,000	0	0	0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>630,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>680,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Khat,Table,Alna,Sofa anda others	20,000	600,000	7,200,000	7,560,000	7,938,000
<b>Total Sales (A)</b>	20,000	<b>600,000</b>	<b>7,200,000</b>	<b>7,560,000</b>	<b>7,938,000</b>
<b>Less. Variable Expense</b>					
Khat,Table,Alna,Sofa anda others.	18,000	540,000	6,480,000	6,804,000	7,144,200
<b>Total variable Expense (B)</b>	18,000	<b>540,000</b>	<b>6,480,000</b>	<b>6,804,000</b>	<b>7,144,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
House rant		2,800	33,600	33,600	33,600
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>30,300</b>	<b>363,600</b>	<b>363,600</b>	<b>363,600</b>
<b>Net Profit (E) [C-D)</b>		<b>29,700</b>	<b>356,400</b>	<b>392,400</b>	<b>430,200</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	50,000		
1.2	Net Profit	356,400	392,400	430,200
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		336,400	708,800
	<b>Total Cash Inflow</b>	<b>406,400</b>	<b>728,800</b>	<b>1,139,000</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>336,400</b>	<b>708,800</b>	<b>1,119,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 04  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Golabari,Gabtali,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

