

# Proposed NU Business Name: **RATTIRI MONI FURNITURE**



Project identification and prepared by: Md. Moshiur Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>MD SUJAN SHEIKH</b>
Age	:	01-04-1991(27Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill: Daniyapara P.O ;rosuniya,P.S: Sirajdikhan,Dist.Munshigonj.
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>JANU BEGUM</b>
(iii) Father's name	:	<b>MD AFJAL SHEIKH</b>
(iv) GB member's info	:	Branch: Sirajdikhan, Centre # 23(Female), Member ID: 5123, Group No: 07 Member since:01-05-2001 (08Years) First loan: BDT 4,000/- Existing loan; BDT 20,000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01967498575
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JANU BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATTIRI MONI FURNITURE</b>
Location	:	Sirajdikhan bazar, Munshigonj.
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 85,000/- (from existing business)59 % Required Investment BDT 60,000/- (as equity)41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 9 ft= 180 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; furniture etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is rented.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

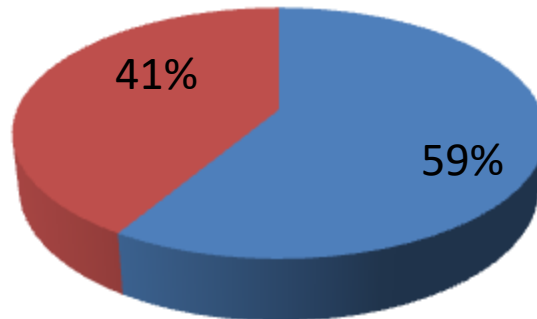
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
furniture etc.	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less. Variable Expense</b>			
furniture etc.	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		100	1,200
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>25,000</b>	<b>300,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,000</b>	<b>60,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	1	25000	25000		1	25000	25,000	50,000
sami box bed	1	15000	15000		1	15000	15,000	30,000
sukes	1	15000	15000		1	20000	20,000	35,000
wad drop	1	20000	20000		0	0	0	20,000
dasin table	1	10000	10000		0	0	0	10,000
<b>Total</b>			85000			60000	60,000	<b>145,000</b>

## Source of finance

■ Entrepreneur investment 85,000   
 ■ Investore investment 60,000   
 ■ Total investment 145,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
furniture etc.	5,800	174,000	2,088,000	2,192,400	2,302,020
<b>Total Sales (A)</b>	5,800	174,000	2,088,000	2,192,400	2,302,020
<b>Less. Variable Expense</b>					
furniture etc.	4,640	139,200	1,670,400	1,753,920	1,841,616
<b>Total variable Expense (B)</b>	<b>4,640</b>	<b>139,200</b>	<b>1,670,400</b>	<b>1,753,920</b>	<b>1,841,616</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,160</b>	<b>34,800</b>	<b>417,600</b>	<b>438,480</b>	<b>460,404</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15000	180,000	180,000	180,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>25,000</b>	<b>300,000</b>	<b>301,140</b>	<b>302,337</b>
<b>Net Profit (E) [C-D)</b>		<b>9,800</b>	<b>117,600</b>	<b>137,340</b>	<b>158,067</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>117,600</b>	<b>137,340</b>	<b>158,067</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		115,200	250,140
	<b>Total Cash Inflow</b>	<b>177,600</b>	<b>252,540</b>	<b>408,207</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	2,400	2,400	2,400
	<b>Total Cash Outflow</b>	<b>62,400</b>	<b>2,400</b>	<b>2,400</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,200</b>	<b>250,140</b>	<b>405,807</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 03 Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business :03  
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







Document with text in Odia script, held by the woman. The text is partially legible and appears to be a form or official document.