

## Proposed NU Business Name: **Rangamati Door Furniture**



Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD SENTU HAWLADAR</b>
Age	:	02-02-1995 (22 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son 0 Doughther
No. of siblings:	:	04 Brother 01 Sister
Address	:	Vill: Jurardeul P.O Rekabibazar P.S Munshiganj Sador, Dist: Munshiganj
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>Aleya</b>
(iii) Father's name	:	<b>Chunu Hawladar</b>
(iv) GB member's info	:	Branch: Rampal Centre # 15 (Female), Member ID: 6696/2, Group No: 04 Member since: 01-02-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 25,172/-
(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	:	Eight years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-009920
Wife's Contact No.	:	01927-241689
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEYA** joined Grameen Bank since 10 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	:	<b>RANGAMATI DOOR FURNITURE</b>
Location	:	Amtala, Rampal , Munshiganj
Total Investment in BDT	:	BDT 614,000/-
Financing	:	Self BDT 554,000(from existing business) 90% Required Investment BDT 60,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	70 ft x 13 ft= 910 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Box Khat, Oar drawer,almari,sufa,daining, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing Three employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Rangamati.</li><li>▪Agreed grace period is 3 months.</li></ul>

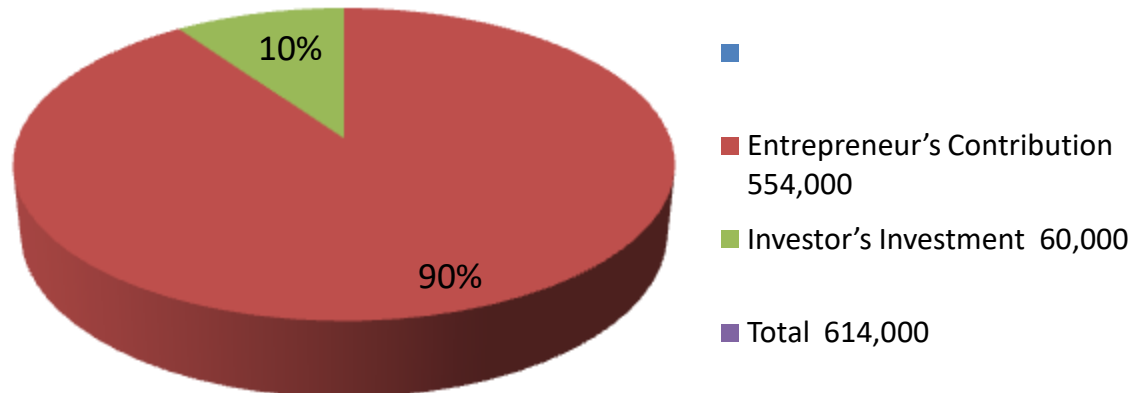
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Garments item	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Transport		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		9,000	108,000
Entertainment		300	3,600
Rent		3,500	42,000
<b>Total fixed Cost (D)</b>		<b>19,600</b>	<b>235,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,400</b>	<b>88,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Box Khat (3*40000)	120,000	30,000	150,000
Ware door (4*25000)	100,000	-	100,000
Almari (2*45000)	90,000		90,000
Sufa Set (3*30,000)	90,000	30,000	120,000
Daining table (2*35000)	70,000		70,000
Sukas (2*27000)	54,000		54,000
Desing Table (2*15000)	30,000		30,000
Other			
<b>Total</b>	<b>554,000</b>	<b>60,000</b>	<b>614,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Garments item	3,500	105,000	12,60,000	13,23,000	13,89,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>12,60,000</b>	<b>13,23,000</b>	<b>13,89,150</b>
<b>Less. Variable Expense</b>					
Garments item	2,450	73,500	882,000	926,100	972,405
<b>Total variable Expense (B)</b>	<b>2,450</b>	<b>73,500</b>	<b>882,000</b>	<b>926,100</b>	<b>972,405</b>
<b>Contribution Margin (CM)</b>					
<b>[C=(A-B)</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Transport		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		9,000	108,000	108,000	108,000
Entertainment		300	3,600	3,700	3,800
Rent		3,500	42,000	42,000	42,000
<b>Non Cash Item</b>					
Depreciation					
<b>Total Fixed Cost</b>		<b>19,600</b>	<b>235,200</b>	<b>235,400</b>	<b>235,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,900</b>	<b>142,800</b>	<b>161,500</b>	<b>181,145</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	142,800	161,500	181,145
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118,800	256,300
	<b>Total Cash Inflow</b>	<b>202,800</b>	<b>280,300</b>	<b>437,445</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)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>118,800</b>	<b>256,300</b>	<b>413,445</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 08 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

