

Proposed NU Business Name: **RINKI FURNITURE MART**



Project identification and prepared by: Md : Aniser Rahaman,
Porshuram, Feni

Project verified by: Shushanto Byashas



Brief Bio of The Proposed Nobin Udyokta

Name	:	UTTOM CHONDRA NATH
Age	:	10-04-1984 (34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	0 1Daughter ,02 Sons
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill :Ontopur, P.O: Porshuram P.S: Porshuram, Dist: Feni
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GITHA RANI NATH
(iii) Father's name	:	LATE: MOTINATH LAL
(iv) GB member's info	:	Member No-7231, Centre # 58 Female), Group No:17 First loan: BDT 3000/- Existing loan: BDT 24,000 /- Outstanding loan: BDT 13428/- :
Further Information:	:	Mother
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	18 years experience in running business.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01815-251580
Entrepreneur Contact No.	:	01831381147
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

GITA RANI NATH joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

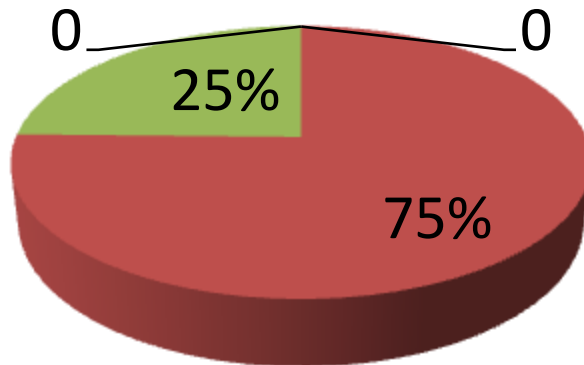
Business Name	:	RINKI FURNITURE MART
Location	:	Razi Krisno nather Bair, Ontho Pur, Porshuram, Feni
Total Investment in BDT	:	BDT 162,000/-
Financing	:	Self BDT 122,000/- (from existing business) 75% Required Investment BDT 40,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as wood, Dressing Table, Socase, Etc▪ Gain on sales 30%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
wood,Dressing Table, Socase ETC	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
wood,Dressing Table, Socase ETC	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		5300	63600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cut			70,000			40,000	110,000
Alna	4	4,200	16,800			0	16,800
Socase	4	5000	20,000			0	20,000
Dressing Table	2	8000	16,000			0	16,000
	8	17200	122800	0	0	40000	162800

Source of Finance



- Entrepreneur's Contribution 122,000
- Investor's Investment 40,000
- Total 162,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
wood,Dressing Table, Socase ETC	1800	54000	648000	680400	714420
	0	0	0	0	0
Total Sales(A)	1800	54000	648000	680400	714420
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1260	37800	453600	476280	500094
Total Variable Expense	1260	37800	453600	476280	500094
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8200	98400	98920	99446
Net Profit (E)= [C-D]		8000	96000	100800	105840
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80000	164800
	Total Cash Inflow	136,000	180,800	270,640
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	80,000	164,800	254,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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