

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



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

Name	:	<b>NARAYON CANDRA SUTRODHOR</b>
Age	:	11-10-1995(22 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	4 Brother's 1 Sister
Address	:	Vill: Ram Jibonpur P.O: D-Pakutiya P.S:Ghatail Dist: Tangail.
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>DIPALI RANI SUTRODHOR</b>
(iii) Father's name	:	<b>OVLASH CANDRA SUTRODHOR</b>
(iv) GB member's info	:	Branch:Pakutiya,Ghatail, Centre # 42(Female), Member ID: 3014/1, Group No: 02 Member since: 29-09-1987 (30Years) First loan: BDT 2500 Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 49,953Taka.
(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.)	:	None
Business Experiences and Training Info	:	10 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-368424
Family's Contact No.	:	01749-117123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DIPALI** Joined Grameen Bank Since 06 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

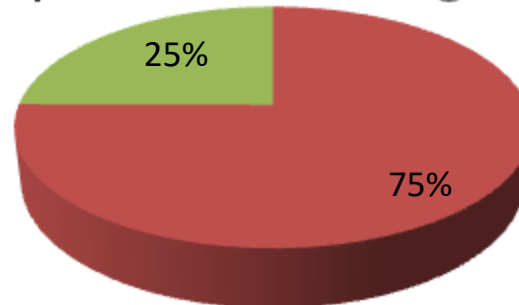
Business Name	:	<b>NARAYON FURNITURE</b>
Location	:	Ramj ibonpur,Pakutiya,Ghatail , Tangail.
Total Investment in BDT	:	BDT 602,000 Taka
Financing	:	Self BDT 452,000 (from existing business) 75% Required Investment BDT 150,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	15 ft x 40 ft= 600 Square ft
Security of the shop	:	30,000 taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chofa Set,Show-Case,Waredrop,Dressing Table,Khat,Wood.Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing One Employee.</li><li>▪Entrepreneur Is Woner Of The Shop.</li><li>▪Collects goods from Pakutiya,Gopalpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Chofa Set,Show-Case,Waredrop,Dressing Table,Khat,Wood.Etc.	6,000	180,000	2160000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	6,000	180,000	2160000
<b>Less. Variable Expense</b>			
Chofa Set,Show-Case,Waredrop,Dressing Table,Khat,Wood.Etc.	4,800	144,000	1728000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,800	144,000	1728000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,200	36,000	432000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		1000	12,000
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		12000	144,000
Transportation		2000	24,000
Entertainment		300	3,600
Genaretor		200	2,400
Guard		35	420
<b>Total fixed Cost (D)</b>	<b>0</b>	23835	286,020
<b>Net Profit (E) [C-D]</b>		<b>12,165</b>	<b>145,980</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
<b>Chofa Set</b>	<b>3</b>	<b>20000</b>	60,000			0	60,000
Show-Case	1	10,000	10,000	0	0	0	10,000
Waredrop	2	15,000	30,000	0	0	0	30,000
Dressing Table	2	16,000	32,000	0	0	0	32,000
Khat	2	40,000	80,000	125	1200	150000	230,000
Wood	200	1200	240,000			0	240,000
<b>Total</b>	<b>210</b>	<b>97,200</b>	<b>452,000</b>	<b>125</b>	<b>1,200</b>	<b>150,000</b>	<b>602,000</b>

## Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



- Entrepreneur's Contribution 452,000
- Investor's Investment 150,000
- Total 602,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Chofa Set,Show-Case,Waredrop,Dressing Table,Khat,Wood.Etc.	7000	210000	2520000	2646000	2778300
	0	0	0	0	0
	0	0	0	0	0
<b>Total Sales (A)</b>	7000	210000	2520000	2646000	2778300
<b>Less. Variable Expense</b>		0	0	0	0
Chofa Set,Show-Case,Waredrop,Dressing Table,Khat,Wood.Etc.	5600	168000	2016000	2116800	2222640
	0	0	0	0	0
	0	0	0	0	0
<b>Total variable Expense (B)</b>	5600	168000	2016000	2116800	2222640
<b>Contribution Margin (CM) [C=(A-B)]</b>	1400	42000	504000	529200	555660
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		1000	12000	12600	13230
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary( stuff)		12000	144000	151200	158760
Transportation		2000	24000	25200	26460
Entertainment		350	4200	4410	4630.5
Generator		200	2400	2520	2646
Gurd		35	420	441	463.05
Depriciation		300	3600	3780	3969
<b>Total Fixed Cost</b>		24235	290820	305361	320629.05
<b>Net Profit (E) [C-D]</b>		17765	213180	223839	235030.95
<b>Investment Payback</b>			60000	60000	60000



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

<i>SI #</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	150,000		
1.2	Net Profit	213180	223839	235030.95
1.3	Depreciation (Non cash item)	9000		
1.4	Opening Balance of Cash Surplus		162180	326019
	<b>Total Cash Inflow</b>	372180	386019	561050
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210000	60000	60000
<b>3</b>	<b>Net Cash Surplus</b>	162180	326019	501050

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 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