

Proposed NU Business Name: **SUBBROTO FURNITURE**



Project identification and prepared by: Md. Delower hossain,
Kapasia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBBROTO CHANDRO SUTTRODHOR
Age	:	01/01/1999 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Banarhowla P.O: Kapashia P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUNA RANI SUTTRODHAR <input type="checkbox"/>
(iii) Father's name	:	NIRMOL CHANDRA SUTTRODHAR
(iv) GB member's info	:	Branch: Kapasia, Centre # 60 (Female), Member ID: 7937, Group No: 02 Member since: 07/11/2001 to 2017 (16Years) First Loan: BDT 5,000 /-, Existing Loan: BDT 40,000/- Outstanding Loan: BDT 27,680/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01629-526279
Family's Contact No.	:	01913-078767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUNA RANI SUTTRODHAR joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. She utilized loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUBBROTO FURNITURE
Location	:	Banarhowla, Kapasia, Gazipur
Total Investment in BDT	:	BDT 375,000/-
Financing	:	Self BDT 325,000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	BDT 20,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bed, Table, Wall Cabinet, Ware drop, Sofa Set, Cherai Wood, etc.▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Kapashia Local Area.▪Agreed grace period is 3 months.

Existing Business

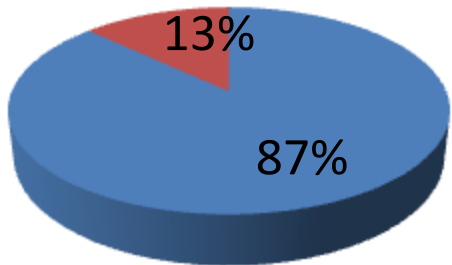
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bed, Table, Chair, Ware drop, Sofa Set etc.		1,00,000	12,00,000
Total Sales (A)		1,00,000	12,00,000
Less. Variable Expense			
Wood and Furniture Items		63,000	756,000
Total variable Expense (B)		63,000	756,000
Contribution Margin (CM) [C=(A-B)]		20,000	240,000
Less. Fixed Expense			
Rent		1,200	36,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		0	0
Salary (self)		4,000	48,000
Salary (staff)		0	0
Total Fixed Cost (D)		6,950	83,400
Net Profit (E) [C-D]		13,050	1,56,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ware Drop	20,000	-	20,000
Secretary Table	18,000	-	18,000
Dressing Table	20,000	-	20,000
Sofa Set	20,000	20,000	40,000
Chair	45,000	-	45,000
Allna	8,000	-	8,000
Chouki	4,000	-	4,000
Box Bed	60,000	30,000	90,000
English Bed	50,000	-	50,000
Cherai Wood	60,000	-	60,000
Security of Advanced	20,000	-	20,000
Total	3,25,000	50,000	375,000

Source of Finance



■ Entrepreneur's Contribution- 325,000

■ Investor's Investment- 50,000

■ Total Investment-375,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)		150,000	18,00,000	18,90,000	19,84,500
Bed, Table, Ware drop, Sofa Set etc.		150,000	18,00,000	18,90,000	19,84,500
Total Sales (A)					
Less. Variable Expense					
Wood and Furniture Items		120,000	14,40,000	15,12,000	15,87,600
Total variable Expense (B)		120,000	14,40,000	15,12,000	15,87,600
Contribution Margin (CM) [C=(A-B)]		30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		1500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		1,200	14,400	16,000	17,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	18,00	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,500	102,000	1,03,900	1,05,100
Net Profit (E) [C-D]		29,150	258,000	2,74,100	2,91,800
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (Rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	258,000	2,74,100	2,91,800
1.4	Opening Balance of Cash Surplus		2,38,000	4,92,100
	Total Cash Inflow	3,08,000	5,12,100	7,83,900
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,38,000	4,92,100	7,63,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামা

প্রস্তাবিত নবীন উদ্যোক্তা

(১)

প্রকল্পের নাম: সুপ্রভা হার্মিটার

ইউনিটের নাম: কলকাতা, গার্ভীপুর প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সুপ্রভা চন্দ্র সুপ্রভা

বয়স: জন্ম তারিখ: ০১/০১/১৯৯৯

শিক্ষাগত যোগ্যতা: এম.এ. এম.সি

বৈবাহিক অবস্থা: অবিবাহিত

ছেলে-মেয়ের সংখ্যা: নাথাই









FAMILY PICTURE

