

Proposed NU Business Name: **ORJUN FARNITURE**



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

|  |   |   |
|--|---|---|
| Name   | : | <b>ORJUN SUTRADHAR</b>  |
| Age  | : | 20/08/1983 ( 34Years)   |
| Education, till to date                          | : | Class - 05  |
| Marital status                                   | : | Married   |
| Children   | : | 01 Son 01 Doughter  |
| No. of siblings:                                 | : | 01 Brother 05 Sisters   |
| Address  | : | Vill: Soforpur P.O:Amhadpur P.S: Sonagazi, 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                               | : | <b>MONJU RANI SUTRADHAR</b>   |
| (iii) Father's name                              | : | <b>NIRMOL SUTRADHAR</b>   |
| (iv) GB member's info                            | : | Branch: Mongol kandi, Centre # 03/(Female),<br>Member ID: 1074, Group No: 02<br>Member since: 11-11- 1997 (20 Years)<br>First loan: BDT 5,000/- |
| Further Information:                             |   | Existing loan: BDT 50,000/- Outstanding loan: BDT 0/-   |
| (v) Who pays GB loan installment                 | : | Mother  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 10 Years Experience 10 In Running Business.<br>He Has No Training |
| Other Own/Family Sources Of Income  | : | No  |
| Other Own/Family Sources Of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01815-178968  |
| Mother's Contact No.  | : | 01845-131437  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.      |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONJU RANI SUTRADHAR** joined Grameen Bank since 20 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

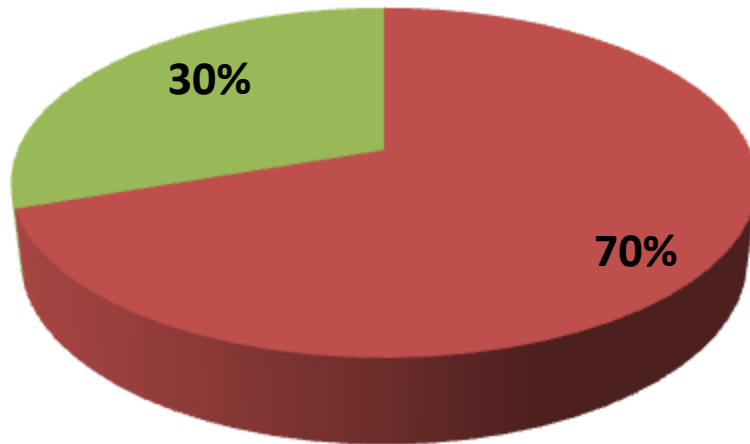
|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>ORJUN FARNITURE</b>   |
| Location  | : | Kuddus Miar Bazar,Sonagazi, Feni.  |
| Total Investment In BDT                           | : | Bdt 1,65000/-  |
| Financing   | : | Self BDT 1,15,000/- (From Existing Business) 70%<br>Required Investment Bdt,50,000(as Equity) 30%  |
| Present Salary/Drawings From Business (Estimates) | : | Bdt 5,000/-  |
| Proposed Salary                                   | : | Bdt 5,000/-  |
| Size Of Shop                                      | : | 22 Ft X 10 ft. = 220 Square Ft   |
| Security Of The Shop                              | : | 50,000/-   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khate, Table,Chair, Wood &amp; others.</li> <li>▪Average 30% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 03 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul> |
|   |   |  |

# Existing

| Particular                               | Daily       | Monthly       | Yearly         |
|--|-------------|---------------|----------------|
| <b>Revnuue (Sale)</b>                    |             |               |                |
| Khate, Table,Chair, Wood & others.       | 3500        | 105000        | 1260000        |
| <b>Total Sales(A)</b>                    | <b>3500</b> | <b>105000</b> | <b>1260000</b> |
| <b>Less Variable Expense (B)</b>         |             |               | <b>0</b>       |
| Khate, Table,Chair, Wood & others.       | 2450        | 73500         | 882000         |
| <b>Total Variable Expense</b>            | <b>2450</b> | <b>73500</b>  | <b>882000</b>  |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>1050</b> | <b>31500</b>  | <b>378000</b>  |
| <b>Less Fixed Expense</b>                |             |               |                |
| Rent                                     |             | 900           | 10800          |
| Electric Bill                            |             | 300           | 3600           |
| Transportaion                            |             | 1000          | 12000          |
| Salary (Self)                            |             | 5000          | 60000          |
| Salary (Staff)                           |             | 15000         | 180000         |
| Entertainment                            |             | 300           | 3600           |
| Guard                                    |             | 100           | 1200           |
| Generator                                |             | 300           | 3600           |
| Mobile Bill                              |             | 300           | 3600           |
| <b>Total Fixed Cost (D)</b>              |             | <b>23200</b>  | <b>278400</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>8300</b>   | <b>99600</b>   |

# Investment Breakdown

| Particulars  | Existing  |              |                | Proposed   |            |               |                |
|--------------|-----------|--------------|----------------|------------|------------|---------------|----------------|
|              | Qty.      | Unit Price   | Existing       | Qty.       | Unit Price | Proposed      | Proposed Total |
| Khate        | 4         | 15,000       | 60,000         |            |            | 0             | 60,000         |
| Wood         | 50        | 500          | 25,000         | 100        | 500        | 50,000        | 75,000         |
| Others       |           |              | 10,000         |            |            | 0             | 10,000         |
| Secqurity    |           |              | 20,000         |            |            | 0             | 20,000         |
| <b>Total</b> | <b>54</b> | <b>15500</b> | <b>115,000</b> | <b>100</b> | <b>500</b> | <b>50,000</b> | <b>165,000</b> |



- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000
- Total 165,000

# Financial Projection (BDT)

| Particular                               | Daily       | Monthl<br>y   | Year -1        | Year-2         | Year-3         |
|--|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |               |                |                |                |
| Khate, Table,Chair, Wood & others.       | 5000        | 150000        | 1800000        | 1890000        | 1984500        |
| <b>Total Sales(A)</b>                    | <b>5000</b> | <b>150000</b> | <b>1800000</b> | <b>1890000</b> | <b>1984500</b> |
| <b>Less Variable Expense (B)</b>         |             |               |                |                |                |
| Khate, Table,Chair, Wood & others.       | 3500        | 105000        | 1260000        | 1323000        | 1389150        |
| <b>Total Variable Expense</b>            | <b>3500</b> | <b>105000</b> | <b>1260000</b> | <b>1323000</b> | <b>1389150</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>1500</b> | <b>45000</b>  | <b>540000</b>  | <b>567000</b>  | <b>595350</b>  |
| <b>Less Fixed Expense</b>                |             |               |                |                |                |
| Rent                                     |             | 900           | 10800          | 10800          | 10800          |
| Electric Bill                            |             | 300           | 3600           | 3900           | 4200           |
| Transportaion                            |             | 1000          | 12000          | 12600          | 13230          |
| Salary (Self)                            |             | 5000          | 60000          | 60000          | 60000          |
| Salary (Staff)                           |             | 15000         | 180000         | 180000         | 180000         |
| Entertainment                            |             | 300           | 3600           | 3600           | 3600           |
| Gard                                     |             | 100           | 1200           | 1200           | 1200           |
| Generator                                |             | 300           | 3600           | 3600           | 3600           |
| Mobil Bill                               |             | 300           | 3600           | 3700           | 3800           |
| <b>Total Fixed Cost (D)</b>              |             | <b>23200</b>  | <b>274800</b>  | <b>275800</b>  | <b>276830</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>21800</b>  | <b>261600</b>  | <b>274680</b>  | <b>288414</b>  |
| <b>Investment Pay Back</b>               |             |               | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</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                   | 33,000              |                     |                     |
| 1.2         | Net Profit  | 261,600             | 274680              | 288414              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 241600              | 496280              |
|             | <b>Total Cash Inflow</b>                          | <b>294,600</b>      | <b>516,280</b>      | <b>784,694</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 33,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 20000               | 20000               | 20000               |
|             | <b>Total Cash Outflow</b>                         | <b>53,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>241,600</b>      | <b>496,280</b>      | <b>764,694</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:03 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: Miar Bazar, Sonagazi, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











