

Proposed NU Business Name:

TESA FARNITURE MART



Project identification and prepared by: Romendro Nath Haldar
Sonagazi, Feni.

Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BABUL CHANDRA SUTRADHAR
Age	:	05/01/1985 (33Years)
Education, till to date	:	Class - 07
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	01 Brother 03 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	:	KANU BALA SUTRADHAR
(iii) Father's name	:	SOSHI KUMAR SUTRADHAR
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 03/(Female), Member ID: 1080, Group No: 02 Member since: 11-11- 1997 (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT 64880/-
(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	:	10 Years Experience 10 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-567793
Mother's Contact No.	:	01830-946532
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOSI BALA 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

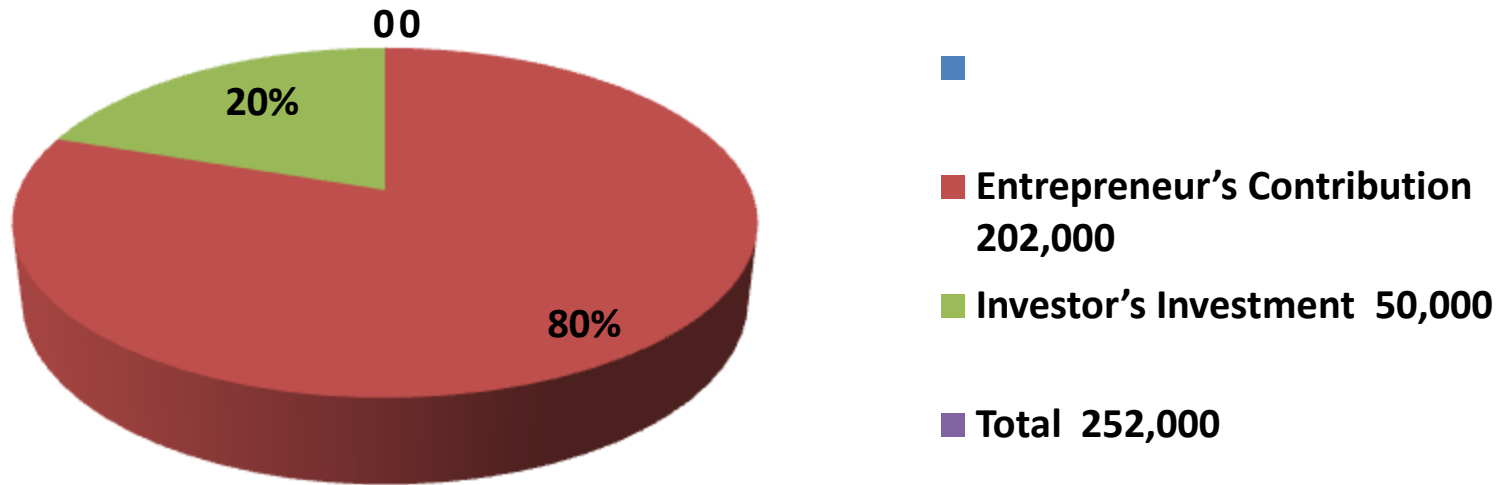
Business Name	:	TISA FARNITURE MATH
Location	:	Kuddus Miar Bazar,Sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,52,000/-
Financing	:	Self BDT 2,02,000/- (From Existing Business) 80% Required Investment Bdt,50,000(as Equity) 20%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 10 ft. = 200 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khate, Table,Chair, Alna, Wood & others. ▪Average 30% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 03 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Khate, Table,Chair, Alna, Wood & others	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Khate, Table,Chair, Alna, Wood & others	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		29400	352800
Net Profit (E)= [C-D]		6600	79200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khate	5	16,000	80,000			0	80,000
sokes	1	40,000	40,000			0	40,000
Chair	6	3,000	18,000			0	18,000
Alna	1	4,000	4,000			0	4,000
Wood	10	500	5,000	100	500	50,000	55,000
Others			5,000			0	5,000
Secqurity			50,000			0	50,000
Total	23	63500	202,000	100	500	50,000	252,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khate, Table,Chair, Alna, Wood & others	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Khate, Table,Chair, Alna, Wood & others	4200	126000	1512000	1587600	1666980
Total Variable Expense	4200	126000	1512000	1587600	1666980
Contributon Margin (CM) [C=(A-B)]	1800	54000	648000	680400	714420
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		29400	349200	350200	351230
Net Profit (E)= [C-D]		24600	295200	309960	325458
Investment Pay Back			20,000	20,000	20,000

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	33,000		
1.2	Net Profit	295,200	309960	325458
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		275200	565160
	Total Cash Inflow	328,200	585,160	890,618
2	Cash Outflow			
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
	Total Cash Outflow	53,000	20,000	20,000
3	Net Cash Surplus	275,200	565,160	870,618

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:03 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Miar Bazar, Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







