

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



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SENTU SUTRADHAR
Age	:	05-04-1982(35 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Ramdi, P.O: Boshurhat, P.S: Companygonj, Dist: Nowakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSHU BALA SHUTRADHAR
(iii) Father's name	:	DARIKA SHUTRADHAR
(iv) GB member's info	:	Branch: Chorkakra, companygonj; Centre # 28(Female), Member ID: 5453, Group No: 04 Member since: 03-11-2004 (12 Years) First loan: BDT 18,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 37900
(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	:	17 years experience in running business. He has 2 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-269082
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSHU BALA SHUTRADHAR joined Grameen Bank since 12 years ago. At first she took 18,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SENTU FURNITURE MART
Location	:	Cinema hall road, boshurhat, companygonj
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 600,000/-(from existing business) 86% Required Investment BDT 1,00,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture item.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing 4 employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Chittagong, khulna.▪Agreed grace period is 3 months.

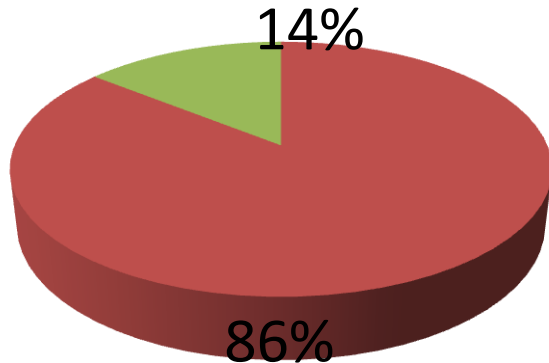
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	560,000	6,720,000
Total Sales (A)	560,000	6,720,000
Less. Variable Expense		
Furniture	492,800	5,913,600
Total variable Expense (B)	492,800	5,913,600
Contribution Margin (CM) [C=(A-B)]	67,200	806,400
Less. Fixed Expense		
Rent	9,500	114,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Entertainment	500	6,000
Electricity Bill	1,500	18,000
Salary (staff)	40,000	480,000
Total fixed Cost (D)	59,000	708,000
Net Profit (E) [C-D]	8,200	98,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ready Made Furniture	5	20000	100,000	0	0	0	100,000
Wood	1	200000	200,000	1	40000	40,000	240,000
Security	1	300000	300,000	0	0	0	300,000
Tools	0	0	0	4	10000	40,000	40,000
Others	0	0	0	10	2000	20,000	20,000
Total	7		600,000	15		100,000	700,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 100,000
- Total 700,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Furniture	650,000	7,800,000	8,190,000
Total Sales (A)	650,000	7,800,000	8,190,000
Less. Variable Expense			
Furniture	572,000	6,864,000	7,207,200
Total variable Expense (B)	572,000	6,864,000	7,207,200
Contribution Margin (CM) [C=(A-B)]	78,000	936,000	982,800
Less. Fixed Expense			
Rent	9,500	114,000	114,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	2,500	30,000	32,000
Entertainment	500	6,000	6,000
Electricity Bill	1,500	18,000	20,000
Salary (staff)	45,000	540,000	540,000
Total Fixed Cost	64,600	775,200	780,000
Net Profit (E) [C-D]	13,400	160,800	202,800
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	160,800	202,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		100,800
	Total Cash Inflow	260,800	303,600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	100,800	243,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 17 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





২৪ ঘণ্টা বাণী শ্রীশ্রী তারকব্রহ্ম মহাব্রাহ্মসভা ও মন্দিরের

২৪ ঘণ্টা বাণী

২০১৬

১০১৭০-৬২০৪৬০



2016

April

3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

সাইবিকট ব্যাংক লিমিটেড
Southeast Bank Limited

2016

May

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

POPULAR EXPORT & IMPORT COMPANY
LUNA AGRO INDUSTRIES (PVT) LTD.
AKASH BIOMASS BRIQUETTING LTD.











ফোন- সেন্ট সূত্রধর
মেসার্স
সেন্ট
ফার্ণিচার
মার্ট
এখানে উন্নতমানের মেসিন ও
সুনক-কাটিংর দ্বারা কাটের দরজা,
চৌ-কাট, পাদা ও যাবতীয়
ফার্ণিচার তৈরী করা হয়।

০৩১-২৪৪০১



শ্রী- স্ট্রু সূত্রধর
মেসার্স
শ্রী স্ট্রু
ফার্নিচার
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মেসার্স সেন্ট সুবর্ন

সেন্ট ফার্ণিচার মার্চি

খোলে উলসানের মিশ্রিত ও সুন্দর কারিগর দ্বারা কাঠের দরজা, টে-কট, পালা ও যাবতীয় ফার্ণিচার তৈরী করা হয়।

সিলেতা বা রোড, কলকাতা, কোম্পানীগঞ্জ, নোয়াখালী। # 01868-294523 # 01710-269082



মেসার্স সেন্ট সুবর্ন

সেন্ট ফার্ণিচার মার্চি

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FAMILY PICTURE

