

Proposed NU Business Name: **PUJA FURNITURE**



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Feni Sadar Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	ARJUN CHANDRA DAS
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Slass 04
Marital status	:	Married
Children	:	02 Daughters 01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Cheoria ; P.O: Feni ; P.S: Feni Sadar ; 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	:	LATE PRIOBALA DAS
(iii) Father's name	:	LATE BINOD CHANDRA DAS
(iv) GB member's info	:	Branch: Kalidaho, Feni Centre # 33(Female), Member ID: 4565, Group No: 06 Member since: 24-04-2008 To 03-07-2015 (7Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	09 years experience in running business. He has hand training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-259009
Family's Contact No.	:	01851-072630
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Feni Sadar Unit, Feni

LATE PRIOBALA DAS joined Grameen Bank since 07 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PUJA FURNITURE
Location	:	Trank Road, feni
Total Investment in BDT	:	BDT 880,000/-
Financing	:	Self BDT 800,000/-(from existing business) 91% Required Investment BDT 80,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Shop	:	13 ft x 46 ft= 598 square ft
Security	:	800,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

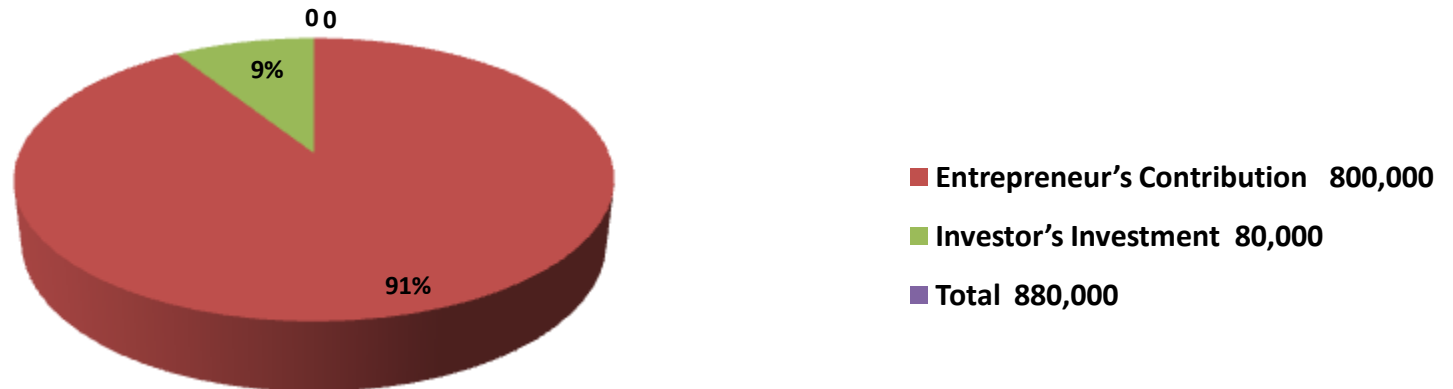
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)	16,000	480,000	5,760,000
furniture item	16,000	480,000	5,760,000
Total sales (A)			
Less Variable Exp.	14,400	432,000	5,184,000
Total Variable exp. (B)	14,400	432,000	5,184,000
Contribution Margin CM [C= (A-B)]	1,600	48,000	576,000
less fixed exp.			
Rent		8,000	96,000
Electricity bill		2,000	24,000
Salary(self)		5,000	60,000
Salary(staff)		18,000	216,000
Entertainment		400	4800
Guard		50	600
Generator		200	2400
Mobile		500	6000
total fixed cost (D)		34,150	409,800
Nit profit		13,850	166,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	12	10,000	120,000	5	10,000	50,000	170,000
Sofa Set	1	26,000	26,000	0	0	0	26,000
Shokes	2	30,000	60,000	0	0	0	60,000
Weardrop	4	15,000	60,000	2	15,000	30,000	90,000
Dressing Table	8	3000	24,000	0	0	0	24,000
Alna	05	2,000	10,000	0	0	0	10,000
Security	1	0	500,000	0	0	0	500,000
Total			800,000			80,000	880,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	18,000	540,000	6480000	6804000	7144200
Total Sales (A)	18,000	540,000	6480000	6804000	7144200
less variable Expenses					
furniture item	16,200	486,000	5832000	6123600	6429780
Total variable Expenses (B)	16,200	486,000	5832000	6123600	6429780
Contribution Margin (CM)= (A-B)	1,800	54,000	648000	680400	714420
Less Fixed Expenses					
Rent		8,000	96000	96,000	96,000
Electricity bill		2,500	30000	30,500	30,800
Salary (self)		5,000	60000	60,000	60,000
Salary (staff)		18,000	216000	216,000	216,000
Entertainment		400	4800	4800	4,800
Guard		50	600	600	600
Generator		200	2400	2400	2400
Mobile		600	7200	7,300	7,500
Total Fixed Cost		34,750	417000	417,600	418,100
Net Profit (E) (C-D)		19,250	231000	262,800	296,320
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	231,000	262,800	296,320
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		199,000	429,800
	Total Cash Inflow	311,000	461,800	726,120
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	199,000	429,800	694,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 18 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

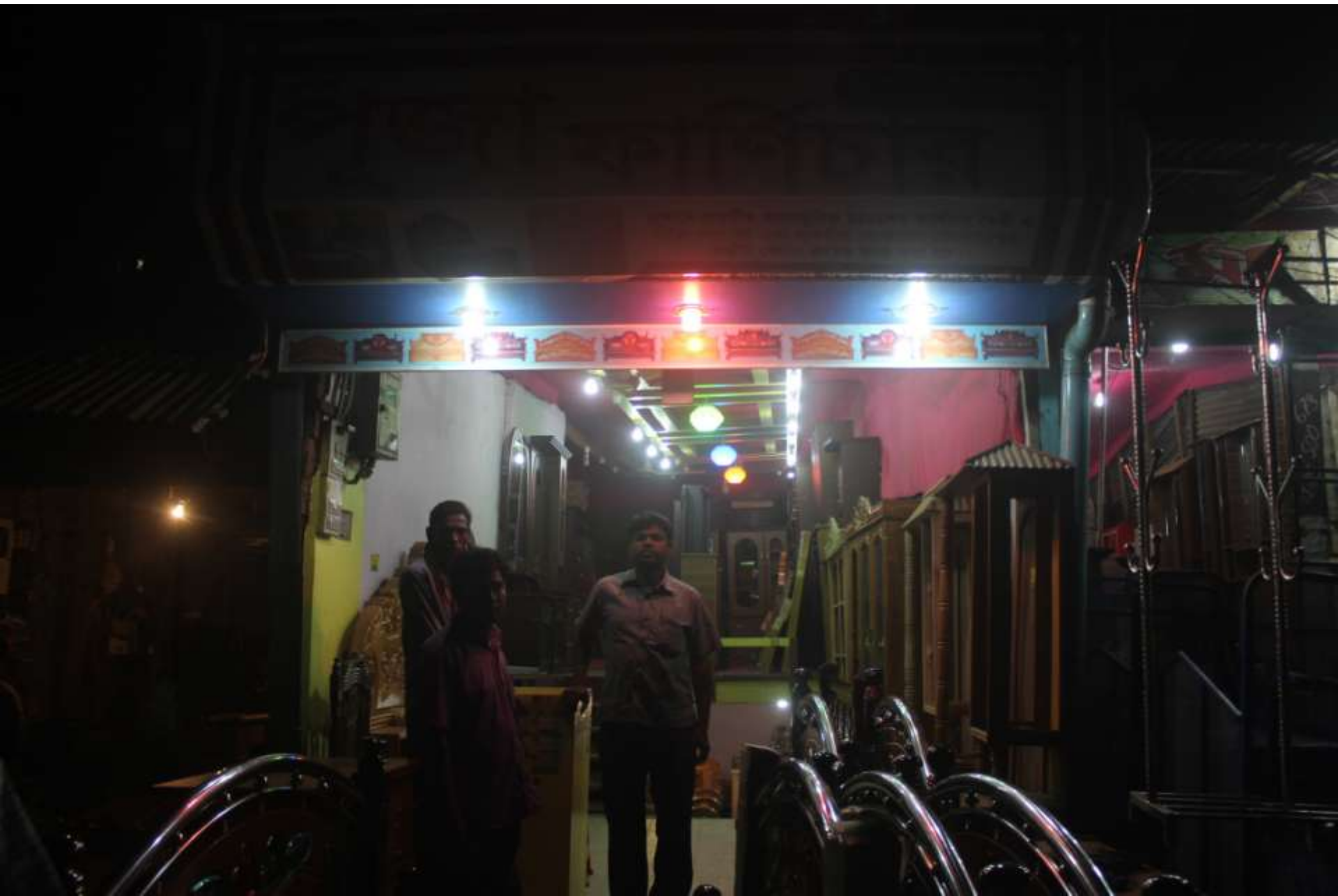
THREATS

Theft
Fire
Political unrest















FAMILY PICTURE