

Proposed NU Business Name: **RIDOAYN APAN FARNICHAR MARTH**



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SOHIDUL ISLAM
Age	:	01-01-1985(32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	03 Brothers
Address	:	Vill: mondol bari P.O:zodunatpur P.S:Donbari Dist: tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AJUFA Begum
(iii) Father's name	:	FAJLUL HOQE
(iv) GB member's info	:	Branch: kandua , Centre # 69 (Female), Member ID: 1665, Group No: 07 Member since: 2000-(17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 42300
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-381280
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AJUFA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RIDOAYN APAN FARNICHAR MARTH
Location	:	jadunathpur Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 220,000
Financing	:	Self BDT 170,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 20 ft= 300 Square ft
Security of the shop	:	70,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; khat sucas ,other , etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

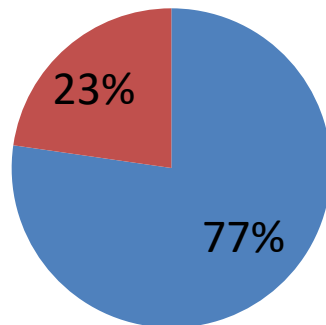
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,wardrop,kat etc	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Khat,wardrop,kat etc	3,000	90,000	1080000
	0	0	0
	0	0	0
Total variable Expense (B)	3,000	90,000	1080000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720000
Less. Fixed Expense			
Rent		500	6,000
Electricity bill		200	2,400
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		25000	300,000
Entertainment		200	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		32,100	385,200
Net Profit (E) [C-D]		27,900	334,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
wardrop	4	15000	60,000	1	15000	15,000	75,000
khat	2	25000	50,000	1	25000	25000	75,000
kat	100	450	45,000	10	450	4,500	49,500
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	1	15000	15,000	1	5500	5500	20,500
Security			0	0	0	0	0
Total			170,000	0		50,000	220,000

Source of Finance



- Entrepreneur Investment 170000
- Investor Investment 50000
- Total Investment 220000
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Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
chal,vushi,atta,moyda,chini etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
chal,vushi,atta,moyda,chini etc.	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense(B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	2400	72,000	864,000	907,200	952,560
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity bill		200	2,400	2,500	2,800
Transportation		1500	18,000	18,300	18,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		25000	300,000	0	0
Entertainment		500	6,000	6,300	6,500
Guard		0	0	0	0
Genaretor		0	0	0	2,400
Mobile bill		500	6,000	6,200	6,500
Total fixed Cost (D)		33,200	398,400	99,800	104,100
Net Profit (E) [C-D)		38,800	465,600	807,400	848,460
Investment Payback			30,000	30,000	30,000

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	50,000		
1.2	Net Profit	465,600	807,400	848,460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		435,600	1,213,000
	Total Cash Inflow	515,600	1,243,000	2,061,460
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)	30,000	30,000	30,000
	Total Cash Outflow	80,000	30,000	30,000
3	Net Cash Surplus	435,600	1,213,000	2,031,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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

বিসমিল্লাহির রাহমানির রাহিম

ঋদুয়ান এন্ড আপন ফার্নিচার মার্চ

প্রোঃ মোঃ শহীদুল ইসলাম

এখানে গোলাই ও চিড়াই কাঠ সহ সকল প্রকার
ফার্নিচার সুলভ মূল্যে বিক্রয় করা হয়।



যদুনাথপুর সকাল বাজার, ধনবাড়ী, টাঙ্গাইল। মোবাঃ ০১৯১৩-৩৮১২৮০

ফার্নিচার মার্চ
০১৯১৩-৩৮১২৮০













FAMILY PICTURE

