

Proposed NU Business Name: **BIVAS SUTRADHAR FURNITURE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	BIVAS SUTRADHAR
Age	:	13-04-1989 (28 Years)
Education, till to date	:	
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Toktar Chala, P.O: Toktar Chala; P.S: Shakhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	ADHURI SUTRADHAR
(iii) Father's name	:	MONINDRA SUTRADHAR
(iv) GB member's info	:	Branch: Hatikanda, Centre # 16 (Male), Member ID:, Group No: 03 Member since: 2000-2017 (17 Years) First loan: BDT 10,000/- Existing loan: 50,000 /- Outstanding loan: BDT 20,200/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-111198
Family's Contact No.	:	01713-549482
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

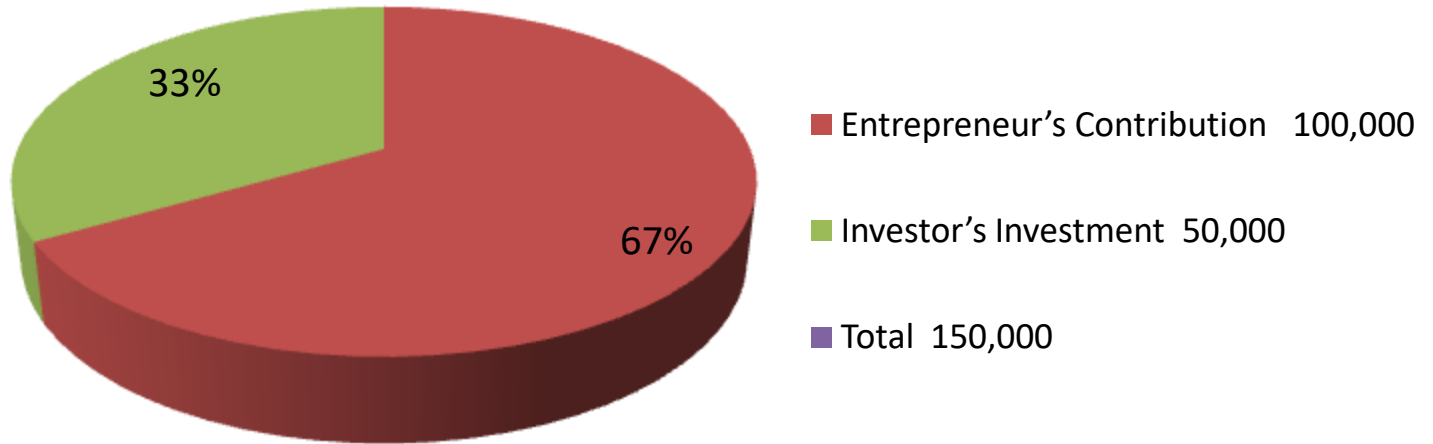
MONINDRA SUTRADHAR joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BIVAS SUTRADHAR FURNITURE
Location	:	Shakhipur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 25 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Bed, Showcase, Dressing Table, Wood etc▪Average gain on 30% sale.▪The business is operating by entrepreneur. Existing 1 employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Bonki.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Dressing table, Bed, Showcase, long wood etc	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Dressing table, Bed, Showcase, long wood etc	4200	126000	1512000
Total Variable Expense	4200	126000	1512000
Contributon Margin (CM) [C=(A-B)]	1800	54000	648000
Less Fixed Expense			
Rent		0	0
Electric Bill		600	7200
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		13300	159600
Net Profit (E)= [C-D]		40700	488400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Dressing Table	3	5,000	15,000			0	15,000
Bed	2	10,000	20,000			0	20,000
Showcase	2	10000	20,000			0	20,000
Wood			45,000	0	0	50,000	95,000
	7	25000	100,000			50,000	150000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Dressing table, Bed, Showcase, long wood etc	8500	255000	3060000	3213000	3373650
	0	0	0	0	0
Total Sales(A)	8500	255000	3060000	3213000	3373650
Less Variable Expense (B)					
Straw, Bran, Medicine etc	5950	178500	2142000	2249100	2361555
Total Variable Expense	5950	178500	2142000	2249100	2361555
Contributon Margin (CM) [C=(A-B)]	2550	76500	918000	963900	1012095
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		600	7200	7500	7800
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		13300	159600	161200	162860
Net Profit (E)= [C-D]		63200	758400	796320	836136
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	50,000		
1.2	Net Profit	758,400	796320	836136
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		738400	1514720
	Total Cash Inflow	808,400	1,534,720	2,350,856
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	738,400	1,514,720	2,330,856

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









