

Proposed NU Business Name: **RAZIB FURNITURE**



Project identification and prepared by: Md. Sujat Ali
Sokhipur.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAZIB
Age	:	07-06-1991 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	nil
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Ghechua, P.O: Nolua, P.S: Sokhipur, 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	:	RAZIA
(iii) Father's name	:	FORHAD DEWAN
(iv) GB member's info	:	Branch :Ghechua, Centre 3 (Female), Member ID: 1206, Group No: 04 Member since: 01-10-2001 to 2017 (16 years) First loan: BDT 15,000/- Existing loan: BDT 150,000/-, Outstanding Loan:
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	8 years experience in running business. 8 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-271390
Family's Contact No.	:	01732-957411
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

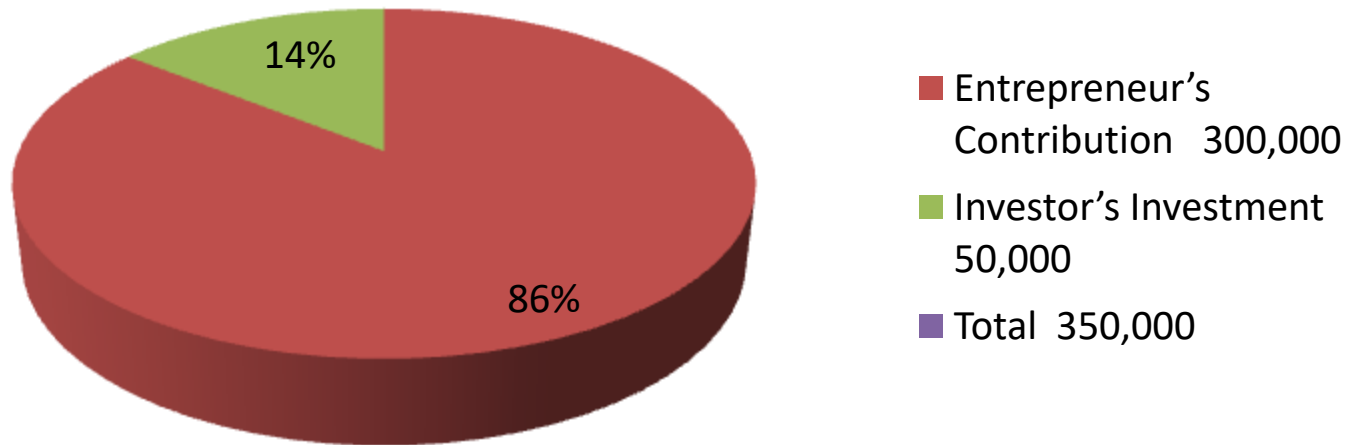
RAZIA joined Grameen Bank since 16 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAZIB FURNITURE
Location	:	Ghechua
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 13 ft=325 square ft
Implementation	:	<ul style="list-style-type: none">▪.The Business is planned to be scaled up by investment in wood & furniture items .▪Average gain on sale 30%.▪The business is operated by entrepreneur. Existing 2 employee.▪Collects goods from local area.▪The farm is own.▪Agreed grace period is 3 months.

Existing Business		
Particular	Monthly	Yearly
Revnuce (Sale)		
Wood & Furniture	90000	1080000
	0	0
Total Sales(A)	90000	1080000
Less Variable Expense (B)		0
Wood & Furniture	63000	756000
Total Variable Expense	63000	756000
Contributon Margin (CM) [C=(A-B)]	27000	324000
Less Fixed Expense		
Rent	0	0
Electric Bill	500	6000
Transportaion	2000	24000
Salary (Self)	5000	60000
Salary (Staff)	10000	120000
Entertainment	200	2400
Guard	0	0
Generator	0	0
Mobile Bill	300	3600
Total Fixed Cost (D)	18000	216000
Net Profit (E)= [C-D]	9000	108000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Wood			300,000			50,000	350,000
			300,000			50,000	350,000



Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Wood & Furniture	3800	114000	1368000	1436400
	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400
Less Variable Expense (B)				
Wood & Furniture	2660	79800	957600	1005480
Total Variable Expense	2660	79800	957600	1005480
Contributon Margin (CM) [C=(A-B)]	1140	34200	410400	430920
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	6300
Transportaion		2000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		200	2400	2400
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		18000	216000	217600
Net Profit (E)= [C-D]		16200	194400	204120
Investment Pay Back			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	194,400	204120
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		164400
	Total Cash Inflow	244,400	368,520
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	164,400	338,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:2
Experience & Skill : 8 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





FAMILY PICTURE

