

Proposed NU Business Name: **M/S RATRI FURNITURE MART**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RABINDRA CHANDRA MANDAL
Age	:	06-12-1988(29 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Kashtola P.O: Kalihati P.S:Ghatail 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	:	AROTI RANI
(iii) Father's name	:	PORESH CHANDRA MOANADAL
(iv) GB member's info	:	Branch: Brahmonsashon,Ghatail, Centre # 29(Female), Member ID: 8898/1, Group No: 09 Member since: 18-07-2012(05Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 15,000 Outstanding loan: 3400
(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.)	:	None
Business Experiences and Training Info	:	10 years experience in running business. He Has Trained 7 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-483985
Family's Contact No.	:	01736-239094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AROTI RANI Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

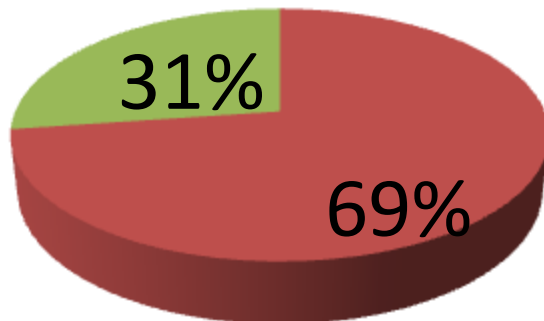
Proposed Nobin Udyokta Business Info

Business Name	:	M/S RATRI FURNITURE MART
Location	:	Hamidpur,Ghatail , Tangail.
Total Investment in BDT	:	BDT 209,000 Taka
Financing	:	Self BDT 159,000 (from existing business) 69% Required Investment BDT 50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40 ft x 15 ft= 600 Square ft
Security of the shop	:	50,000 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Khat,Waredrop,Show Case,Sky Moni Wood,Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing One Employee.▪The shope is rented.▪Collects goods from Local Area.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Waredrop,Show Case,Sky Moni Wood,Etc.	4,000	120,000	1440000
	0	0	0
	0	0	0
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
Khat,Waredrop,Show Case,Sky Moni Wood,Etc.	3,200	96,000	1152000
	0	0	0
	0	0	0
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		3600	43,200
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Salary (stuff)		6000	72,000
Transportation		1000	12,000
Entertainment		300	3,600
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	16500	198,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	2	25000	50,000			0	50,000
Waredrop	1	20,000	20,000	0	0	0	20,000
Show Case	1	15,000	15,000			0	15,000
Sky Moni Wood	20	1,200	24,000	50	1,000	50,000	74,000
Sequiry	1	50000	50,000			0	50,000
Total			159,000			50,000	209,000

Source of Finance



Entrepreneur
Investment:159,000
Investor Investment:50,000
Total Investment:209,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Khat,Waredrop,Show Case,Sky Moni Wood,Etc.	5000	150000	1800000	1890000	1984500
		0	0	0	0
		0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense		0	0	0	0
Khat,Waredrop,Show Case,Sky Moni Wood,Etc.	4000	120000	1440000	1512000	1587600
		0	0	0	0
		0	0	0	0
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		3600	43200	45360	47628
Electricity Bill		300	3600	3780	3969
Mobile Bill		350	4200	4410	4630.5
Salary (self)		5000	60000	63000	66150
Salary(stuff)		6000	72000	75600	79380
Transportation		1500	18000	18900	19845
Entertainment		350	4200	4410	4630.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost		17100	205200	215460	226233
Net Profit (E) [C-D]		12900	154800	162540	170667
Investment Payback			20000	20000	20000

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

<i>SI #</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	154800	162540	170667
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134800	277340
	Total Cash Inflow	204800	297340	448007
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	134800	277340	428007

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

রাত্রী ফার্ণিচার মার্ট

প্রোঃ শ্রী রবীন্দ্র চন্দ্র সরকার

এখানে আধুনিক ডিজাইনের
ফার্ণিচার তৈরী এবং
বিক্রয় করা হয়।



কাশতলা রোড, হামিদপুর বাজার, ঘাটাইল, টাঙ্গাইল।

মোবা: ০১৬২৭-৮১৪২৯৫, ০১৭৩৬-২৩৯০৯৪







