

Proposed NU Business Name: **RAKIB STEEL FURNITURE**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOMAN
Age	:	01-03-1988(29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son's
No. of siblings:	:	3 Brother 's
Address	:	Vill: Baniyapara P.O: Ghatail 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	:	MRS. GOLAPI
(iii) Father's name	:	MD. ABDUL HALIM
(iv) GB member's info	:	Branch:Ghatail, Centre # 73(Female), Member ID: 4763/1, Group No: 02 Member since: 10-09-1989(27Years) First loan: BDT 2,000 Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 15538
(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	:	11 years experience in running business. He Has Trained 10 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-430034
Family's Contact No.	:	01688-912429
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI Joined Grameen Bank Since 27 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

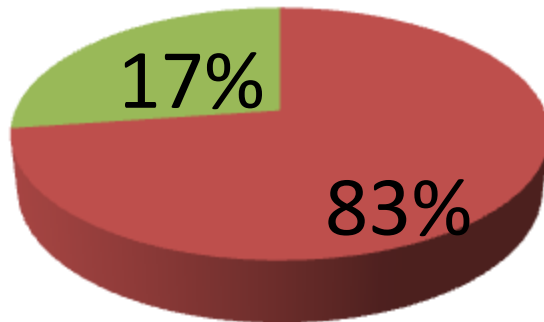
Proposed Nobin Udyokta Business Info

Business Name	:	RAKIB STEEL FURNITURE
Location	:	Vuapur Road,Ghatail , Tangail.
Total Investment in BDT	:	BDT 420,000 Taka
Financing	:	Self BDT 360,000 (from existing business) 83% Required Investment BDT 60,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40 ft x 16 ft= 460 Square ft
Security of the shop	:	75,000 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Show Case,Almirah,Door,Sheet,Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing One Employee.▪The shope is rented.▪Collects goods from Ghatail.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Show Case,Almirah,Door,Sheet,Etc.	6,000	180,000	2160000
	0	0	0
	0	0	0
Total Sales (A)	6,000	180,000	2160000
Less. Variable Expense			
Show Case,Almirah,Door,Sheet,Etc.	4,800	144,000	1728000
	0	0	0
	0	0	0
Total variable Expense (B)	4,800	144,000	1728000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432000
Less. Fixed Expense			
Rent		6000	72,000
Electricity Bill		1200	14,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (stuff)		10000	120,000
Transportation		5000	60,000
Entertainment		200	2,400
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	27600	331,200
Net Profit (E) [C-D]		8,400	100,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Show Case	4	8000	32,000			0	32,000
Almirah	3	17,000	51,000	0	0	0	51,000
Door	8	9,000	72,000			0	72,000
Sheet	1	85,000	85,000	1	60000	60000	145,000
Vaj Machine	1	45,000	45,000	0	0	0	45,000
Security	1	75000	75,000			0	75,000
Total	18	239,000	360,000	1	60,000	60,000	420,000

Source of Finance



Entrepreneur
Investment:360,000
Investor Investment:60,000
Total Investment:420,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Show Case,Almirah,Door,Sheet,Etc.	6500	195000	2340000	2457000	2579850
	0	0	0	0	0
	0	0	0	0	0
Total Sales (A)	6500	195000	2340000	2457000	2579850
Less. Variable Expense		0	0	0	0
Show Case,Almirah,Door,Sheet,Etc.	5200	156000	1872000	1965600	2063880
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	5200	156000	1872000	1965600	2063880
Contribution Margin (CM) [C=(A-B)]	1300	39000	468000	491400	515970
Less. Fixed Expense					
Rent		6000	72000	75600	79380
Electricity Bill		1200	14400	15120	15876
Mobile Bill		250	3000	3150	3307.5
Salary (self)		5000	60000	63000	66150
Salary(stuff)		10000	120000	126000	132300
Transportation		5000	60000	63000	66150
Entertainment		250	3000	3150	3307.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		300	3600	3780	3969
Total Fixed Cost		28000	336000	352800	370440
Net Profit (E) [C-D]		11000	132000	138600	145530
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	132000	138600	145530
1.3	Depreciation (Non cash item)	3600	3780	3969
1.4	Opening Balance of Cash Surplus		111600	229980
	Total Cash Inflow	195600	253980	379479
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	111600	229980	355479

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 11 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

রাফিব স্টীল হাউজ

শ্রীঃ মোঃ সুমন আকন্দ # মোবাইল: ০১৭০৬-৪০০০০৩, ০১৮০২-৬৪৮৪ ১৪

এখানে যাবতীয় স্টীলের আলমারী, শোকেজ, কেবিনেট
ওয়ার্ড্রব এবং সৈনিক বক্স তৈরী ও সরবরাহকারীর
একমাত্র নির্ভরযোগ্য প্রতিষ্ঠান।

বাজার মসজিদের পাছনে, কংসপুর রোড, মাটাইল, ঢাকাটোল







