

Proposed NU Business Name: **SANTI FURNITURE MART**



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Project verified by: MD. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RABINDRA RISHI
Age	:	27-03-1987(30 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	02 Brothers 01sister
Address	:	Vill: Rishipolli, P.O : Modhupur , P.S: modhupur, 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	:	SANTI RISHI
(iii) Father's name	:	GANONDRO RISHI
(iv) GB member's info	:	Branch: Modhupur, Centre # 53 (male), Member ID: 4151, Group No: 08 Member since: 15-08-1987(30Years) First loan: 500 taka. Existing loan: 56,000 taka Outstanding loan: 50,898 taka.
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	10 years experience in running business. He has training 15 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-348577
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SANTI RISHI joined Grameen Bank since 30 years ago. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

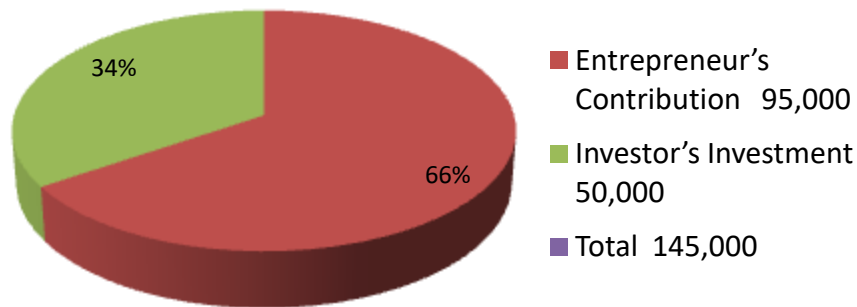
Business Name	:	SANTI FURNITURE MART
Location	:	Churaljani bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :145,000/-
Financing	:	Self BDT 95000 (from existing business) 66% Required Investment BDT 50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10ft= 180quare ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wood, khat,dressing table,carai wood etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Kakraid,▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,dressingtable,wood,cirai wood,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
khat,dressingtable,wood,cirai wood,others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		150	1800
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		13150	157800
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	3	5,000	15,000	0	0		15,000
khat	1	20,000	20,000	0	0	0	20,000
cirai wood	0	0	20,000			50,000	70,000
dressing table	2	10,000	20,000	0	0	0	20,000
security	0	0	20,000		0	0	20,000
	0	0				0	0
	0	0		0	0	0	0
	0	0		0	0		0
	0	0		0	0		0
							0
Total	6	35000	95,000	0	0	50,000	145,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,dressingtable,wood,cirai wood,others	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
khat,dressingtable,wood,cirai wood,others	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		13150	156600	157600	158630
Net Profit (E)= [C-D]		7850	94200	98910	103856
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	94,200	98910	103856
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74200	153110
	Total Cash Inflow	144,200	173,110	256,966
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	74,200	153,110	236,966

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;charaljani,modhupur,
Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

