

Proposed NU Business Name: RUBEL FURNITURE



Project identification and prepared by: Romendra Nath Halдар,
Feni Sadar ,Feni

Project verified by: Sushanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RAHIM
Age	:	16-01-1987 (29 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	2
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Narayanpur, P.O: Khaiara Baazar, P.S: Feni Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FEROZA KHATUN
(iii) Father's name	:	ABUL HASEM
(iv) GB member's info	:	Branch: Fazilpur,Feni,, Centre # 29(Female), Member ID: 8207; Group No:08 Member since: 24-01-2009 (08Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 67,000, Outstanding loan: 41,300
(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.)	:	Nil
Business Experiences and Training Info	:	09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814372150
Mother's Contact No.	:	01830653814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FEROZA KHATUN joined Grameen Bank since 08 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL FURNITURE
Location	:	Koska Baazar Feni
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 280,000/-(from existing business) 74% Required Investment BDT 100,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 12 ft= 80 square ft
Security of the shop	:	BDT 50000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wooden Furniture.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 4 employees.▪One will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from, Koska Baazar, Feni▪Agreed grace period is 3 months.

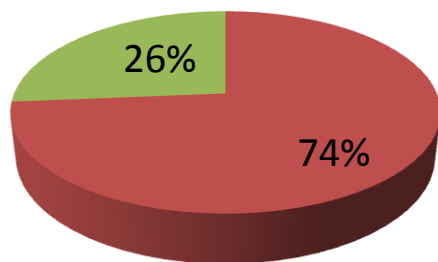
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks,Biscuit,Cake,Chanachur etc	10000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Soft drinks,Biscuit,Cake,Chanachur etc	8000	240000	2880000
Total variable Expense (B)	8,000	240000	2880000
Contribution Margin (CM) [C=(A-B)	2,000	60000	720000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		600	7200
Transportation		1,200	14400
Salary (self)		5000	60000
Salary(Staff)		42000	
Entertainment		2000	24000
Generator		150	1800
Mobile bill		350	4200
Total fixed cost (D)		52,650	631800
Net Profit (E)= [C-D]		7,350	88200

Investment Breakdown

Particulars	Existing	Proposed	Total
Akashi wood	40,000	45,000	85000
Cot	108,000	0	108000
Dressing table	45,000	0	45000
Sofa	30,000	0	30000
Alna	30,000	0	30000
Rantar machine	14,000	0	14000
Roter machine	4,500	0	4500
Other machines	8500	0	8500
Shegun wood	0	55000	55000
	280,000	100,000	380000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 100,000
- Total 380,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soft drinks,Biscuit,Cake,Chanachur etc	13000	390000	4680000	4914000
Total Sales (A)	13000	390000	4680000	4914000
Less Variable Expense				
Soft drinks,Biscuit,Cake,Chanachur etc	10400	312000	3744000	3931200
Item				
Total variable Expense (B)	10,400	312000	3744000	3931200
Contribution Margin (CM) [C=(A-B)	2,600	78000	936000	982800
Less Variable Expense				
Rent		1,500	15,000	15,000
Electricity bill		800	9600	9800
Transportation		1,500	18,000	18,500
Salary (self)		5000	60000	60000
Salary(Staff)		52000	624000	624000
Entertainment		2000	24000	24000
Generator		150	1800	1800
Mobile bill		400	4800	5000
Total fixed cost (D)		63,350	757,200	758,100
Net Profit (E)= [C-D]		14650	175800	224,700
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	175,800	224,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,800
	Total Cash Inflow	275800	340500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	115,800	280500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

















কবেলা

খানে অত্যাধুনিক ডিজাইনের ফার্নিচার তৈরী করা হয়।

ফার্নিচার

মেইন রোড কসকা বাজার (পল্লী বিদ্যুৎসংগন)-ফে

প্রোগ্রাম
মোবাইল
বহিষ্কৃত
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FAMILY PICTURE

