

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



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIR HOSSEN
Age	:	12-01-1994(23 Years)
Education, till to date	:	Class iii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Chormordan P.O ;rosuniya P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA BEGUM
(iii) Father's name	:	KHOLIL DHALI
(iv) GB member's info	:	Branch: Imamgonj, Centre #60 (Female), Member ID: 2530, Group No: 07 Member since: 01-05-1997(09 Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father & 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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-555676
Family's Contact No.	:	01936-747995
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANU FURNITURE MART
Location	:	Sirajdikhan bazar,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 394,000/-
Financing	:	Self BDT 314,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 17 ft= 697 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Almirah, box bed, sukes, dasin table etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing four employee. ▪The shop is rented. ▪Collects goods from Balasur. ▪Agreed grace period is 3 months.

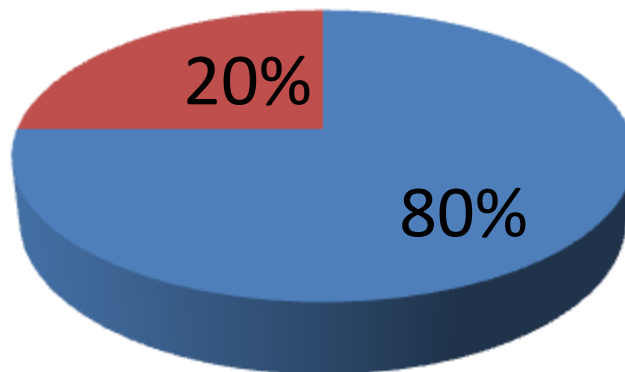
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Almirah, box bed, sukes, dasin table etc.	5,200	156,000	1,872,000
Total Sales (A)	5,200	156,000	1,872,000
Less. Variable Expense			
Almirah, box bed, sukes, dasin table etc.	3,900	117,000	1,404,000
Total variable Expense (B)	3,900	117,000	1,404,000
Contribution Margin (CM) [C=(A-B)	1300	39,000	468,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		350	4,200
Transportation		1,500	18,000
Salary(self)		5,000	60,000
Salary(sttaf)		20000	240,000
Entertainment		150	1,800
Gird		200	2,400
Generator		200	2,400
Mobile bill		200	2,400
Total fixed Cost (D)		32,600	391,200
Net Profit (E) [C-D)		6,400	76,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Sofa set	02	20000	40000		02	20000	40000	80000
Wad drop	01	20000	25000		02	20000	40000	65000
Box bed	02	30000	60000					60000
sukes	02	15000	30000					30000
Dassin table	02	12000	24000					24000
Dining table	01	15000	15000					15000
door	02	10000	20000					20000
security			100000					100000
Total			314,000				80,000	394,000

Source of Finance

■ Entrepreneur's contibution 314,000 ■ Investor's Investment 80,000 ■ Total 394,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Almirah, box bed, sukes, dasin table etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Almirah, box bed, sukes, dasin table etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		350	4,200	4,410	4,631
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		20,000	240,000	240,000	240,000
Entertainment		150	1,800	1,890	1,985
Gird		200	2,400	2,400	2,400
Generator		200	2,400	2,520	2,646
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		32,600	391,200	392,640	394,152
Net Profit (E) [C-D]		12,400	148,800	174,360	201,198
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	148,800	174,360	201,198
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		116,800	259,160
	Total Cash Inflow	228,800	291,160	460,358
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	116,800	259,160	428,358

SWOT ANALYSIS

STRENGTH

Employment: 04 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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













