

Proposed NU Business Name: **NARAYAN FURNITURE**



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Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | NARAYAN CHANDRA SUTRODHOR |
| Age | : | 11-10-1995 (20 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Single |
| Children | : | Nil |
| No. of siblings: | : | 3 Brothers 1 Sister |
| Address | : | Vill: Ramjibonpur, P.O: D. Pakutiya, 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 | : | DIPALI |
| (iii) Father's name | : | SREE OVILASH CHANDRA SUTRODHOR |
| (iv) GB member's info | : | Branch: Pakutiya Centre # 42(Female), Member ID: 3014/1, Group No: 01 Member since: 19-10-1987 (28 Years) First loan: 2,000 taka. |
| Further Information: | | Outstanding loan: Nil |
| (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 | : | Eight years experience in running business. He has training for five years. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01749-117123 |
| Mother's Contact No. | : | 01735-368424 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dipali joined Grameen Bank since 28 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her son's business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | NARAYAN FURNITURE |
| Location | : | Gopalpur Road, Pakutiya Road, Tangail |
| Total Investment in BDT | : | BDT 2,30,000 |
| Financing | : | Self BDT 1,30,000(from existing business) 57% Required Investment BDT 1,00,000(as equity) 43% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12ft x 26 ft= 312 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different kinds of furniture manufacturing, Handle, Tone, etc.▪Average 30% gain on furniture.▪Average 40% gain on Handle sale.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity, one employee will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 4 months. |

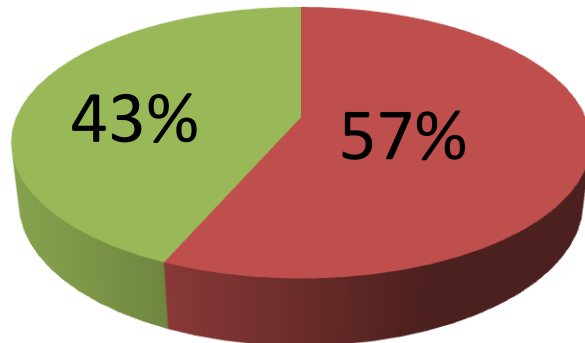
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|---------------|----------------|
| Revenue (sales) | | |
| Furniture Order | 30,000 | 360,000 |
| Handle Sale | 20,000 | 240,000 |
| Tone | 6,000 | 72,000 |
| Total Sales (A) | 56,000 | 672,000 |
| Less. Variable Expense | | |
| Furniture Order | 21,000 | 252,000 |
| Handle Sale | 12,000 | 144,000 |
| Total variable Expense (B) | 33,000 | 396,000 |
| Contribution Margin (CM) [C=(A-B)] | 23,000 | 276,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 2,000 | 24,000 |
| Mobile Bill | 500 | 6,000 |
| Transportation | 1,000 | 12,000 |
| Entertainment | 500 | 6,000 |
| Salary (Self) | 5,000 | 60,000 |
| Salary (staff) | 6,000 | 72,000 |
| Total fixed Cost (D) | 15,000 | 180,000 |
| Net Profit (E) [C-D] | 8,000 | 96,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|------------------------|-----------------|-----------------|-----------------|
| Chirai wood00CFT x 600 | 60,000 | 1,00,000 | 1,60,000 |
| Khat x 2 | 20,000 | - | 20,000 |
| Handle (2000 x 5) | 10,000 | - | 10,000 |
| Chirai machine | 15,000 | - | 15,000 |
| Tone machine x 2 | 15,000 | - | 15,000 |
| Generator | 10,000 | - | 10,000 |
| Total | 1,30,000 | 1,00,000 | 2,30,000 |

Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 100,000

■ Total 230,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
|---|---------------|----------------|------------------|
| Revenue (sales) | | | |
| Furniture Order | 45,000 | 540,000 | 567,000 |
| Handle Sale | 30,000 | 360,000 | 378,000 |
| Tone | 8,000 | 96,000 | 100,800 |
| Total Sales (A) | 83,000 | 996,000 | 1,045,800 |
| Less. Variable Expense | | | |
| Furniture Order | 31,500 | 378,000 | 396,900 |
| Handle Sale | 18,000 | 216,000 | 226,800 |
| Total variable Expense (B) | 49,500 | 594,000 | 623,700 |
| Contribution Margin (CM) [C=(A-B)] | 33,500 | 402,000 | 422,100 |
| Less. Fixed Expense | | | |
| Electricity Bill | 2,500 | 30,000 | 31,500 |
| Mobile Bill & SMS Monitoring | 600 | 7,200 | 7,560 |
| Entertainment | 600 | 7,200 | 7,560 |
| Transportation | 1,500 | 18,000 | 18,900 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Salary (staff) | 10,000 | 120,000 | 120,000 |
| Total Fixed Cost | 20,200 | 242,400 | 254,520 |
| Net Profit (E) [C-D] | 13,300 | 159,600 | 167,580 |
| Investment Payback | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 159,600 | 167,580 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 99,600 |
| | Total Cash Inflow | 259,600 | 267,180 |
| 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) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 99,600 | 207,180 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 8 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

































স্বাক্ষর পত্র

আজি এই স্বাক্ষর প্রক্রিয়ায় স্বাক্ষরিত হওয়া আমাদের প্রধান
মন্ত্রীর ক্ষমতা অনুযায়ী, আমরা এই প্রোগ্রামে অংশ
গ্রহণ করতে পারবো, আমরা এতে কোন
প্রকার অসুবিধা ঘটবে না।

স্বাক্ষরিত ২৬/৪/১৯৯৬

শ্রী আতাউল হুসেন
মন্ত্রীর কার্যালয়
১০১ নং পাশ্চাত্য
আবাস ভবন
ঢাকা-১০০

১৯৯৬ চ. স. নং ১৭
স্বাক্ষরিত

লাইসেন্স

স্বাক্ষরিত: আতাউল হুসেন
স্বাক্ষরিত: ২৬/০৪/৯৬

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গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
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উপজেলা: আতাউল হুসেন জেলা: আতাউল হুসেন বাংলাদেশ

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FAMILY PICTURE

