

Proposed NU Business Name: RIYAD FURNITHURE



Project identification and prepared by: Amanulla,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:RIYAD
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	01 Douter
No. of siblings:	:	05Brothers, 03Sisters
Address	:	Vill: Noyanpur P.O: Protebpur, P.S: Dagonvuiyan, 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	:	LUTFUR NAHAR
(iii) Father's name	:	ABDUL KUDDUES
(iv) GB member's info	:	Branch: Kadra,senbag, Centre # 40(Female), Member ID: 3278, Group No: 03 Member since: 10/08/2013 running (04Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 2000
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	16years experience in running business. 013 years in own business. He has 03 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830273574
Family's Contact No.	:	01816624415
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

LUTFUR NAHAR joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

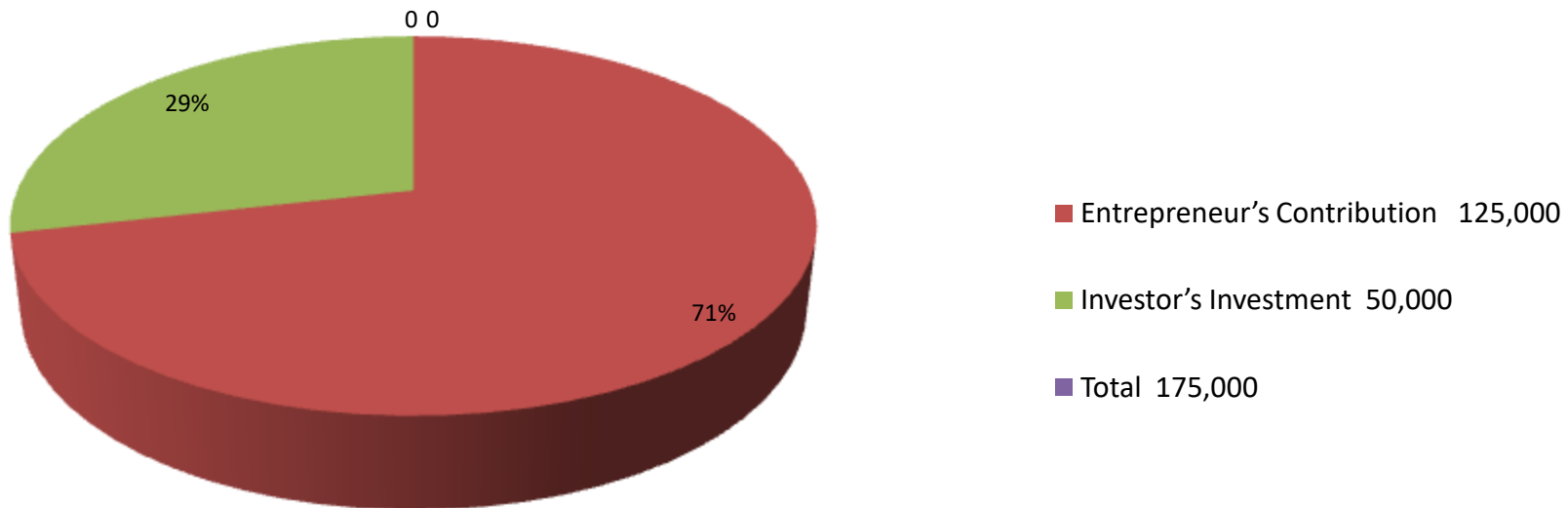
Proposed Nobin Udyokta Business Info

Business Name	:	RIYAD FURNITHURE
Location	:	Mowlobi bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 175000/-
Financing	:	Self BDT 125000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Furniture items etc.▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing One employees.▪ One will be appointed after receiving equity money▪ The shop is rented.▪ Collects goods from Barihat▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furnithure items etc	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Furnithure items etc	2800	84000	1008000
Total Variable exp. (B)	2800	84000	1008000
Contribution Margin CM [C= (A-B)	1200	36000	432000
less fixed exp.			
Rent		500	6000
Electricity bill		200	2400
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		100	1200
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		13500	162000
Nit profit		22500	270000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	1	20000	20000	0	0	0	20000
Allna	2	5000	10000	0	0	0	10000
Drasing Table	1	25000	25000	0	0	0	25000
Wood	0	0	50000	0	0	50000	100000
Security	0	0	20000	0	0	0	20000
Total	0	0	125000	0	0	50000	175000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furnithure items etc	7167	215010	2580120	2709126	2844582.3
Total Sales (A)	7167	215010	2580120	2709126	2844582.3
less variable Expenses					
Furnithure items etc	5016.9	150507	1806084	1896388	1991207.6
Total variable Expenses (B)	5016.9	150507	1806084	1896388	1991207.6
Contribution Margin (CM)= (A-B)	2150.1	64503	774036	812737.8	853374.69
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		300	3600	3800	4000
Transportation		2500	30000	32000	34000
Salary (self)		5000	60000	62000	64000
Salary(staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gird		200	2400	2400	2400
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		19500	234000	238400	242800
Net Profit (E) (C-D)		45003	540036	567037.8	595389.69
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	540036	567037.8	595389.69
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		520,036	1,067,074
	Total Cash Inflow	590,036	1,087,074	1,662,463
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	20000	20000
3	Net Cash Surplus	520,036	1,067,074	1,642,463

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 16 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











FAMILY PICTURE

