

**Proposed NU Business Name: M/S RAZZAK FURNITURE MART**



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Sokhipur.

Project verified by: Md.Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>AB: RAZZAK RAJU</b>
Age	:	17-09-1995 (23Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Dewbari P.O: Silimpur P.S: Sokhipur Dist: Sokhipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RAJVANU</b>
(iii) Father's name	:	<b>MD. ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch :Sokhipur Centre 27 (Female), Member ID: 40/1 , Group No: 04 Member since: 02-05-2000 (20Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: No
(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.)	:	Yes
Business Experiences and Training Info	:	6 years experience in running business. 6 Years in own business She has no training.
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731543998
Family's Contact No.	:	01775325416
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAJVANU** joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

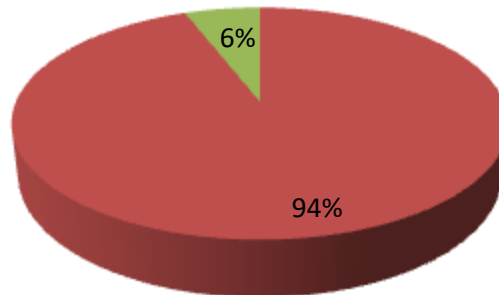
Business Name	:	<b>M/S RAZZAK FURNITURE MART</b>
Location	:	Sokhipur, Tangail
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT 800,000/- (from existing business) 94% Required Investment BDT 50,000/- (as equity) 6%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25x 12 ft=300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Akashmuni, Mehoguni, Gojari, e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 6 employee.</li><li>▪The shop owned.</li><li>▪Collects goods from lot.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Akashmuni, Mehoguni, Gojari, e.t.c.	13200	396000	4752000
		0	0
<b>Total Sales(A)</b>	<b>13200</b>	<b>396000</b>	<b>4752000</b>
Less Variable Expense (B)			0
Akashmuni, Mehoguni, Gojari, e.t.c.	10560	316800	3801600
<b>Total Variable Expense</b>	<b>10560</b>	<b>316800</b>	<b>3801600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportation		6000	72000
Salary (Self)		5000	60000
Salary (Staff)		60000	720000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>74900</b>	<b>898800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4300</b>	<b>51600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Akasmuni			100,000			50,000	150,000
Mehoguni			100,000			0	100,000
Gojari			100,000			0	100,000
Minajiyam			100,000			0	100,000
			0			0	0
			0			0	0
Others			400,000			0	400,000
			0			0	0
			0			0	0
			0			0	0
	0	0	800,000	0	0	50,000	850,000

## Source of Finance



- Entrepreneur's Contribution 800,000
- Investor's Investment 50,000
- Total 850,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Akashmuni,Mehoguni,Gojari,e.t.c.	9300	279000	3348000	3515400	3691170
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>9300</b>	<b>279000</b>	<b>3348000</b>	<b>3515400</b>	<b>3691170</b>
<b>Less Variable Expense (B)</b>					
Akashmuni,Mehoguni,Gojari,e.t.c.	<b>6975</b>	<b>209250</b>	<b>2511000</b>	2636550	<b>2768378</b>
<b>Total Variable Expense</b>	<b>6975</b>	<b>209250</b>	<b>2511000</b>	<b>2636550</b>	<b>2768378</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2325</b>	<b>69750</b>	<b>837000</b>	<b>878850</b>	<b>922793</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		5,000	60000	63000	66150
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		48000	576000	576000	576000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		800	9600	9700	9800
<b>Total Fixed Cost (D)</b>		<b>61800</b>	<b>741600</b>	<b>745000</b>	<b>748550</b>
<b>Net Profit (E)= [C-D]</b>		<b>7950</b>	<b>95400</b>	<b>100170</b>	<b>105179</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95,400	100170	105178.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75400	155570
	<b>Total Cash Inflow</b>	<b>145,400</b>	<b>175,570</b>	<b>260,749</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,400</b>	<b>155,570</b>	<b>240,749</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:6  
Experience & Skill : 6years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

