

Proposed NU Business Name: **RAMJAN FURNITURE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAMJAN
Age	:	16-07-1986(31Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill: Rajdiya P.O ;rajdia 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	:	MASUDA BEGUM
(iii) Father's name	:	SHEIKH HASEM
(iv) GB member's info	:	Branch:Esapura, Centre # 10(Female), Member ID: 2181/1, Group No: 04 Member since:20-01-1999-2009(10Years) First loan: BDT 5,000/- Existing loan :25,000/-
Further Information:		Outstanding loan: Nil
(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	:	02 years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-296775
Family's Contact No.	:	01752-317799
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA BEGUM joined Grameen Bank since 10 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	:	RAMJAN FURNITURE
Location	:	Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 220,000/- (from existing business)79 % Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 9 ft= 180 square ft
Security of the shop	:	50000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Box bed,dasin table,sukes etc.▪Average 25% gain on sales.▪Total Employee 5▪The business is operating by entrepreneur.▪The firm is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

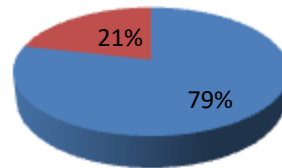
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Box bed,dasin table,sukes etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Box bed,dasin table,sukes etc.	2,250	67,500	810,000
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Gird		100	1,200
Mobile bill		100	1,200
Total fixed Cost (D)		18,700	224,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
box bed	2	30000	60000		1	30000	30,000	90,000
wad drop	2	20000	40000		1	20000	20,000	60,000
sami box	2	10000	20000		1	10000	10,000	30,000
sukes	2	15000	30000		0	0	0	30,000
dasin table	2	10000	20000		0	0	0	20,000
advance	0	0	50000		0	0	0	50,000
Total			220000			60000	60,000	280,000

Source of finance

■ Entrepreneur investment 220,000
 ■ Investore investment 60,000
 ■ Total investment 280,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Box bed,dasin table,sukes etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Box bed,dasin table,sukes etc.	2,625	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	2,625	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)	875	26,250	315,000	330,750	347,288
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Gird		100	1,200	1,200	1,200
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		18,700	224,400	225,360	226,368
Net Profit (E) [C-D)		7,550	90,600	105,390	120,920
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	90,600	105,390	120,920
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		66,600	147,990
	Total Cash Inflow	150,600	171,990	268,910
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	66,600	147,990	244,910

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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



