

Proposed NU Business Name: **SUBORNA FURNITURE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE DULAL CHANDRA BARMAN
Age	:	05-06-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill:Nolua P.O: Nolua P.S: Shakhipur, 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	:	SREE ROTI MALA BARMAN
(iii) Father's name	:	SREE PONCHOLAL BARMAN
(iv) GB member's info	:	Branch: Nolua, Centre # 77(Female), Member ID: 7960, Group No: 02 Member since:02-05-2013 to 2017 (4 Years) First loan: BDT 20,000/- Existing loan :30,000/- Outstanding loan: BDT 24,720/-
Further Information:		
(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 & Skill Own Business and Training Info	:	8 years of business experience. 4 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.	:	01822-509304
Family's Contact No.	:	01623-170625
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shakhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE ROTI MALA BARMAN joined Grameen Bank for 4 years. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUBORNA FURNITURE
Location	:	Nolua
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 16 ft= 480 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in Furniture & Wood Items▪Average 30% gain on sales.▪The business is operated by entrepreneur.▪The shop is rented.▪Collects goods from Local Area.▪Agreed grace period is 3 months.

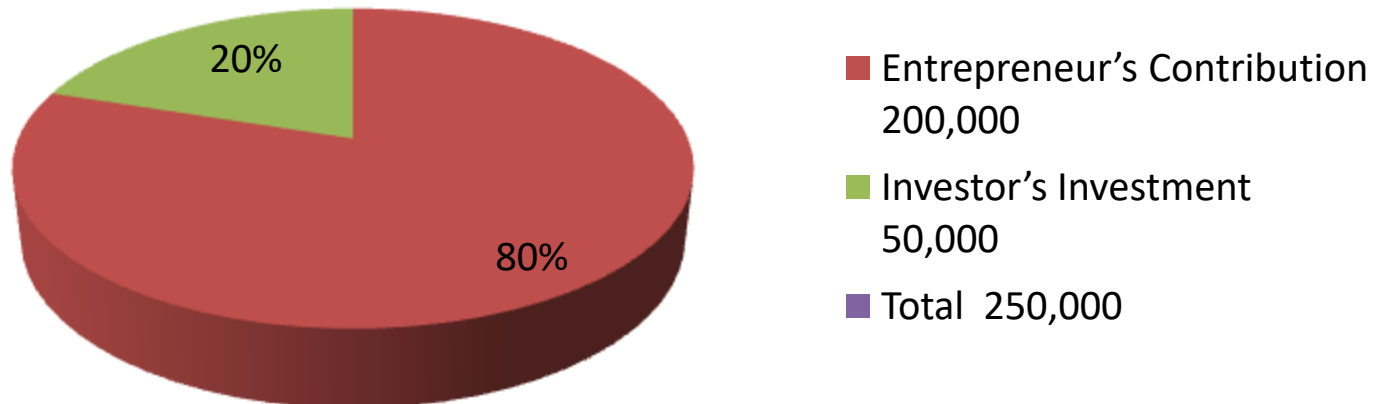
Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Furniture Items	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Furniture Items & Wood	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		19500	234000
Net Profit (E)= [C-D]		7500	90000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	4	35,000	140,000				140,000
Dressing Table	2	15,000	30,000				30,000
Almirah	1	30000	30,000				30,000
Wood						50,000	50,000
			200,000			50,000	250000

Source Of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Furniture Items	3500	105000	1260000	1323000
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
Furniture Items & Wood	2450	73500	882000	926100
Total Variable Expense	2450	73500	882000	926100
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900
Less Fixed Expense				
Rent		1500	18000	18000
Electric Bill		500	6000	6300
Transportaion		2000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		200	2400	2400
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		19500	234000	235600
Net Profit (E)= [C-D]		12000	144000	151200
Investment Pay Back			30,000	30,000

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	50,000	
1.2	Net Profit	144,000	151200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114000
	Total Cash Inflow	194,000	265,200
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	114,000	235,200

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 8 Years;
Own Business: 4 Yeras;
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





