

# JOY KALI FURNITURE



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**Grameen Shakti Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

|  |   |   |
|--|---|---|
| Name   | : | <b>BHAKTA SUTRADHAR</b>   |
| Age  | : | 06-10-1985 (29 Years)   |
| Education, till to date                          | : | Class Five  |
| Marital status                                   | : | Married   |
| Children   | : | 2 Daughters   |
| No. of siblings:                                 | : | 3 Brothers  |
| Address  | : | Vill: Nagar Chawali, P.O: Mohera, P.S: Mirzapur, 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                               | : | <b>NOYON RANI SUTRADHAR</b>   |
| (iii) Father's name                              | : | <b>CHANDRANATH SUTRADHAR</b>  |
| (iv) GB member's info                            | : | Branch: Mohera Mirzapur, Centre # 61 (Female),<br>Member ID: 3975, Group No: 01<br>Member since: 01-03-1995 (20 Years)<br>First loan: 2,000 taka. |
| Further Information:                             |   | Existing Loan: BDT 1,00,000 Outstanding loan: BDT 25,814  |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | Nine years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Father's income (Agriculture)                                     |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01731829056   |
| Father Contact No.  | : |   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail       |

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Nayan Rani Sutradhar is a member of Grameen Bank since 18 years. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and building houses.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>JOY KALI FURNITURE</b>   |
| Location  | : | Jamurkee Bazar, Mirazaour, Tangail.   |
| Total Investment in BDT                           | : | 5,30,000 taka   |
| Financing   | : | Self BDT 3,30,000 (from existing business) 62%<br>Required Investment BDT 2,00,000 (as equity) 38%  |
| Present salary/drawings from business (estimates) | : | 10,000 Taka   |
| Proposed Salary                                   | : | 10,000 Taka   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sofa set, table, chair, bed, show case, wardrobe, etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪After getting equity, 4 employees will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Elenga, Ghatail.</li><li>▪Agreed grace period is 4 months.</li></ul> |

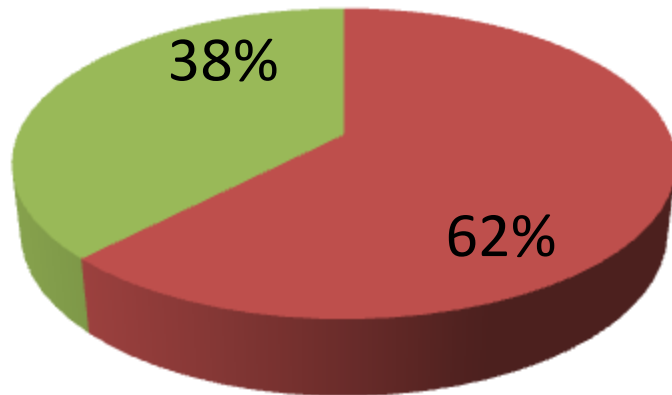
## Existing Business (BDT)

| Particular   | Daily         | Monthly       | Yearly         |
|--|---------------|---------------|----------------|
| <b>Revenue (sales)</b>                                 |               |               |                |
| Sofa set, table, chair, bed, show case, wardrobe, etc. | 10,000        | 300,000       | 3,600,000      |
| <b>Total Sales (A)</b>                                 | <b>10,000</b> | 300,000       | 3,600,000      |
| <b>Less. Variable Expense</b>                          |               |               |                |
| Sofa set, table, chair, bed, show case, wardrobe, etc. | 8,000         | 240,000       | 2,880,000      |
| <b>Total variable Expense (B)</b>                      | <b>8,000</b>  | 240,000       | 2,880,000      |
| <b>Contribution Margin (CM) [C=(A-B)]</b>              | <b>2,000</b>  | 60,000        | 720,000        |
| <b>Less. Fixed Expense</b>                             |               |               |                |
| Rent   |               | 2,500         | 30,000         |
| Electricity Bill                                       |               | 1,200         | 14,400         |
| Generator Bill   |               | 300           | 3,600          |
| Mobile Bill  |               | 500           | 6,000          |
| Entertainment  |               | 1,000         | 12,000         |
| Transportation   |               | 1,000         | 12,000         |
| Salary (self)  |               | 10,000        | 120,000        |
| Salary (staff)   |               | 35,000        | 420,000        |
| Guard  |               | 100           | 1,200          |
| <b>Total fixed Cost (D)</b>                            |               | <b>51,600</b> | 619,200        |
| <b>Net Profit (E) [C-D]</b>                            |               | <b>8,400</b>  | <b>100,800</b> |

# Investment Breakdown

| Particulars  | Existing        | Proposed        | Proposed Total  |
|--|-----------------|-----------------|-----------------|
| Sofa set, table, chair, bed, show case, wardrobe, etc. | 3,30,000        | 2,00,000        | 5,30,000        |
| <b>Total</b>   | <b>3,30,000</b> | <b>2,00,000</b> | <b>5,30,000</b> |

# Source of Finance



- Entrepreneur's Contribution 330,000
- Investor's Investment 200,000
- Total 530,000

# Financial Projection (BDT)

| Particular   | Daily         | Monthly        | 1st Year         | 2nd Year         | 3rd year         |
|--|---------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                                 |               |                |                  |                  |                  |
| Sofa set, table, chair, bed, show case, wardrobe, etc. | 15,000        | 450,000        | 5,400,000        | 5,670,000        | 5,953,500        |
| <b>Total Sales (A)</b>                                 | <b>15,000</b> | <b>450,000</b> | <b>5,400,000</b> | <b>5,670,000</b> | <b>5,953,500</b> |
| <b>Less. Variable Expense</b>                          |               |                |                  |                  |                  |
| Sofa set, table, chair, bed, show case, wardrobe, etc. | 12,000        | 360,000        | 4,320,000        | 4,536,000        | 4,762,800        |
| <b>Total variable Expense (B)</b>                      | <b>12,000</b> | <b>360,000</b> | <b>4,320,000</b> | <b>4,536,000</b> | <b>4,762,800</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>              | <b>3,000</b>  | <b>90,000</b>  | <b>1,080,000</b> | <b>1,134,000</b> | <b>1,190,700</b> |
| <b>Less. Fixed Expense</b>                             |               |                |                  |                  |                  |
| Rent   |               | 2,500          | 30,000           | 31,500           | 33,075           |
| Electricity Bill                                       |               | 1,200          | 14,400           | 15,120           | 15,876           |
| Generator Bill   |               | 300            | 3,600            | 3,780            | 3,969            |
| Mobile Bill  |               | 700            | 8,400            | 8,820            | 9,261            |
| Entertainment  |               | 300            | 3,600            | 3,780            | 3,969            |
| Transportation   |               | 1,000          | 12,000           | 12,600           | 13,230           |
| Salary (self)  |               | 10,000         | 120,000          | 126,000          | 132,300          |
| Salary (staff)   |               | 57,000         | 684,000          | 718,200          | 754,110          |
| Guard  |               | 100            | 1,200            | 1,260            | 1,323            |
| <b>Total Fixed Cost</b>                                |               | <b>73,100</b>  | <b>877,200</b>   | <b>921,060</b>   | <b>967,113</b>   |
| <b>Net Profit (E) [C-D]</b>                            |               | <b>16,900</b>  | <b>202,800</b>   | <b>212,940</b>   | <b>223,587</b>   |
| <b>Investment Payback</b>                              |               |                | <b>80,000</b>    | <b>80,000</b>    | <b>80,000</b>    |



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

| <i><b>Sl #</b></i> | <i><b>Particulars</b></i>                         | <i><b>Year 1 (BDT)</b></i> | <i><b>Year 2 (BDT)</b></i> | <i><b>Year 3 (BDT)</b></i> |
|--------------------|---|----------------------------|----------------------------|----------------------------|
| <b>1</b>           | <b>Cash Inflow</b>                                |                            |                            |                            |
| 1.1                | Investment Infusion by Investor                   | 200,000                    |                            |                            |
| 1.2                | Net Profit  | 202,800                    | 212,940                    | 223,587                    |
| 1.3                | Depreciation (Non cash item)                      |                            |                            |                            |
| 1.4                | Opening Balance of Cash Surplus                   |                            | 122,800                    | 255,740                    |
|                    | <b>Total Cash Inflow</b>                          | <b>402,800</b>             | <b>335,740</b>             | <b>479,327</b>             |
| <b>2</b>           | <b>Cash Outflow</b>                               |                            |                            |                            |
| 2.1                | Purchase of Product                               | 200,000                    |                            |                            |
| 2.2                | Payment of GB Loan                                |                            |                            |                            |
| 2.3                | Investment Pay Back (Including Ownership Tr. Fee) | 80,000                     | 80,000                     | 80,000                     |
|                    | <b>Total Cash Outflow</b>                         | <b>280,000</b>             | <b>80,000</b>              | <b>80,000</b>              |
| <b>3</b>           | <b>Net Cash Surplus</b>                           | <b>122,800</b>             | <b>255,740</b>             | <b>399,327</b>             |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 09 Years  
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  
Local competitors;

Pictures





现代金报

























₹ 500

₹ 500

संस्थागत

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# FAMILY PICTURE

