

Proposed NU Business Name: **MS REZAUL FURNITURE & KATH GHOR**



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Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD REZAUL KARIM
Age	:	022-04-1983 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Atrola, P.O: Arola, P.S: Kajalu , Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE NURJAHAN BIBI
(iii) Father's name	:	MD MOZIBAR AKANDA
(iv) GB member's info	:	Branch:Narhattra,Kahalu,Centre # 27(Female), Member ID: 2031, Group No:02 Member since: 01-01-1992 to 2003.(11 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business. Own business 15 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-562803
Mother's Contact No.	:	01759-25744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE NURJAHAN BIBI joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS REZAUL FURNITURE & KATH GHOR
Location	:	Arola Baazar, Paikpara, Kahalu
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 130,000/-(from existing business) 57% Required Investment BDT 100,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 40ft= 800 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wooden furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Arola, Kahalu, Dupchachia▪Agreed grace period is 3 months.

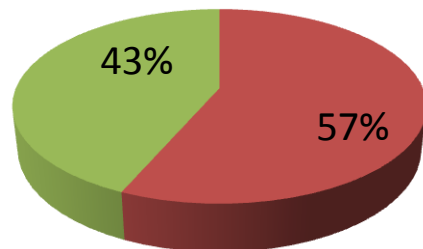
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Wooden furniture	1750	52500	630000
Total variable Expense (B)	1,750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		800	9600
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		6000	
Entertainment		300	3600
Mobile bill		600	7200
Total fixed cost (D)		14,000	168000
Net Profit (E)= [C-D]		8,500	102000

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cot	3	20000	60,000	0	0	0	60,000
Show case	2	10000	20,000	0	0	0	20,000
Wood	50	1000	50,000	0	0	0	50,000
Rendi koroi	0	0	0	100	800	80,000	80,000
Ucaliptas	0	0	0			20,000	20,000
Total		31000	130,000	100	0	100,000	230,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden furniture	4100	123000	1476000	1549800
Total Sales (A)	4100	123000	1476000	1549800
Less Variable Expense				
Wooden furniture	2870	86100	1033200	1084860
Total variable Expense (B)	2,870	86100	1033200	1084860
Contribution Margin (CM) [C=(A-B)	1,230	36900	442800	464940
Less Variable Expense				
Rent		800	9,600	9,600
Electricity bill		500	6000	6,500
Transportation		1,500	18000	18,500
Salary (self)		5000	60000	60,000
Salary(Staff)		12000	144000	144,000
Entertainment		300	3600	3,600
Mobile bill		650	7800	8,000
Total fixed cost (D)		20,750	249000	250,200
Net Profit (E)= [C-D]		16150	193800	214,740
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	193,800	214,740
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		133,800
	Total Cash Inflow	293800	348540
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	133,800	288540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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

