

Proposed NU Business Name: **M/S SHIHAB FURNITURE**



Project identification and prepared by: Md. Hafizur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMIR HOSSEN
Age	:	15-04-1988(29 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Tangra, P.O: Tangra, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LET KULSUM
(iii) Father's name	:	LET ROMIJ UDDIN
(iv) GB member's info	:	Branch:Tangra, Shreepur, Centre # 07(Female), Member ID: 1149/2, Group No: 02 Member since: 13-02-2003 to 14-07-2015 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	No
(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	:	13 years experience in13 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01855-694683
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET KULSUM joined Grameen Bank since 12years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHIHAB FURNITURE
Location	:	Tangra Bazar
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 1,15,000/-(from existing business) 70% Required Investment BDT 50,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 34 ft= 408 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 existing goods like; Furniture Item etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Tangra bazar▪Agreed grace period is 3 months.

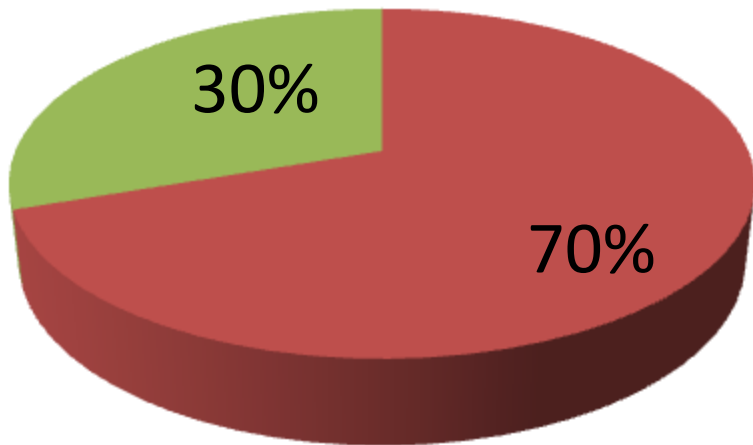
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	65,000	7,80,000
Total Sales (A)	65,000	7,80,000
Less. Variable Expense		
Wood Furniture	42,250	5,07,000
Total variable Expense (B)	42,250	5,07,000
Contribution Margin (CM) [C=(A-B)]	22,750	2,73,000
Less. Fixed Expense		
Rent	1,000	12,000
Electricity Bill	5,00	6,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
salary (staff)	6,000	72,000
Entertainment	5,00	6,000
Guard	3,00	3,600
Genareter	2,00	2,400
Mobile Bill	5,00	6,000
Total fixed Cost (D)	15,000	1,80,000
Net Profit (E) [C-D]	7,750	93,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Akashi	70,000	50,000	1,20,000
Kebinet	30,000	0	30,000
Others	5,000	0	5,000
Security	10,000		10,000
		0	
Total	1,15,000	50,000	1,65,000

Source of Finance



■ Entrepreneur's Contribution 115,000

■ Investor's Investment 50,000

■ Total 165,000

Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Wood Furniture	95,000	1,140,000	1,197,000	1,256,850
Total Sales (A)	95,000	1,140,000	1,197,000	1,256,850
Less. Variable Expense				
Wood Furniture	61,750	7,41,000	7,78,050	8,169,525
Total variable Expense (B)	61,750	7,41,000	7,78,050	8,169,525
Contribution Margin (CM) [C=(A-B)]	33,250	3,99,000	4,18,950	4,39,897
Less. Fixed Expense				
Rent	1,000	12,000	12,000	12,000
Electricity Bill	8,00	9,600	10,000	10,200
Transportation	2,000	24,000	24,500	25,000
Salary (self)	5,000	60,000	60,000	60,000
salary (staff)	9,000	1,08,000	1,08,000	1,08,000
Entertainment	8,00	9,600	10,000	10,200
Guard	3,00	3,600	3,600	3,600
Genareter	2,00	2,400	2,400	2,400
Mobile Bill	8,00	9,600	10,000	10,300
Total Fixed Cost	19,900	2,38,800	2,39,000	2,40,200
Net Profit (E) [C-D]	13,350	1,60,200	1,79,950	1,99,697
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,60,200	1,79,950	1,99,697
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,40,200	3,00,150
	Total Cash Inflow	2,10,200	3,20,150	4,99,847
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,40,200	3,00,150	4,79,847

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 13 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

