

Proposed NU Business Name: **VAI VAI FURNITURE MART**



Project identification and prepared by: Shajedur rahman,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHA PORAN
Age	:	01-04-1986 (31 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Maejbaria ; P.O: Kalidaho ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR KHATUN
(iii) Father's name	:	RABIUL HAQUE
(iv) GB member's info	:	Branch: kalidoho, Feni. Centre # 26 (Female), Member ID: 6645, Group No: 06 Member since: 01-07-2000 (17 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: 9540/-
(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	:	16 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-340883
Family's Contact No.	:	01839-396749
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR KHATUN joined Grameen Bank since **17** years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI FURNITURE MART
Location	:	North maejbaria, Feni
Total Investment in BDT	:	BDT 273,000/-
Financing	:	Self BDT 223,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 288 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Segun wood, Akashi wood, Gamari wood etc▪Average 30% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Loskarhatt, Lemua .▪Agreed grace period is 3 months.

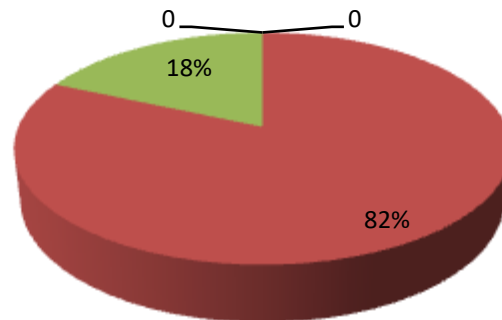
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Segun wood, Akashi wood, Gamari wood etc		130,000	1,560,000
Total Sales (A)		130,000	1,560,000
Less Variable Expense			
Segun wood, Akashi wood, Gamari wood etc		91,000	1,092,000
Total variable Expense (B)		91,000	1,092,000
Contribution Margin (CM) [C=(A-B)		39,000	468,000
Less Variable Expense			
Rent		1,200	14,400
Electricity bill		400	4800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		24,100	289,200
Net Profit (E)= [C-D]		14,900	178,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Akashi Wood	0	0	40,000	0	0	20,000	60,000
Shill Korai	0	0	25,000	0	0	20,000	45,000
Hibrid Akashi	0	0	10,000	0	0	10,000	20,000
Khatt	5	25,000	125,000	0	0	0	125,000
Dressing Table	1	10,000	10,000	0	0	0	10,000
Alna	1	3000	3,000	0	0	0	3,000
Security	1	0	10,000	0	0	0	10,000
Total	8		223,000	0	0	50,000	273,000

Source of Finance



- Entrepreneur's Contribution 223,000
- Investor's Investment 50,000
- Total 273,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Khatt, Dressing table, Wood etc		140,000	1,680,000	1,764,000	1,852,200
Total Sales (A)		140,000	1,680,000	1,764,000	1,852,200
Less Variable Expense					
Khatt, Dressing table, Wood etc		98,000	1,176,000	1,234,800	1,296,540
Total variable Expense (B)		98,000	1,176,000	1,234,800	1,296,540
Contribution Margin (CM) [C=(A-B)		42,000	504,000	529,200	555,660
Less Variable Expense					
Rent		1,200	14400	14,000	14,000
Electricity bill		700	8400	9,000	9,500
Transportation		2,500	30000	30,500	31,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		200	2400	2,400	2,400
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		25,000	300,000	300,900	302,200
Net Profit (E)= [C-D]		17,000	204,000	228,300	253,460
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	204,000	228,300	253,460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		184,000	392,300
	Total Cash Inflow	254,000	412,300	645,760
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	184,000	392,300	625,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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













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FAMILY PICTURE

