

Proposed NU Business Name: S A FURNITURE GALARY



Project identification and prepared by: Md. Habil Uddin
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALIM MIA
Age	:	14-11-1986 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Duburia, P.O:Duburia P.S: Nagorpur, 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	:	MOST. SHUFIA BEGUM
(iii) Father's name	:	LATE.KOLFOT ALI
(iv) GB member's info	:	Branch: Vadra Nagorpur, Centre # 57 (Female), Member ID: 4061, Group No: 07 Member since: 06-07-1995 (09 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 15,000/-Outstanding Loan : /-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	03 years experience in running business. 01 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-174721
Mother's Contact No.	:	01879-192752
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHUFIA BEGUM joined Grameen Bank since 9 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Proposed Nobin Udyokta Business Info

Business Name	:	S A FURNITURE GALARY
Location	:	Bas Stand , Nagorpur.
Total Investment in BDT	:	BDT 8,80,,000/-
Financing	:	Self BDT 7,80,000/-(from existing business) 89% Required Investment BDT 1,00,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing 1 employes.▪Collects goods from Dhaka jatrabari.▪ 35% gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

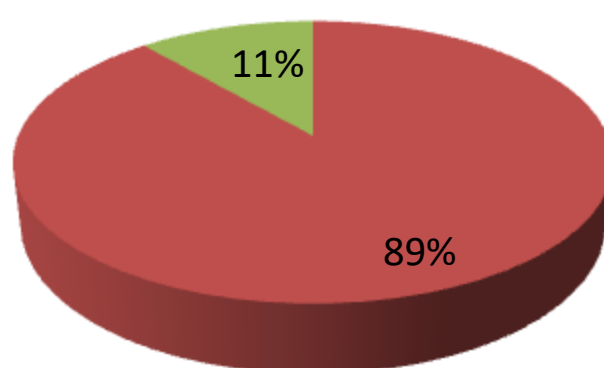
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Steel bed, Mit Self, Alna,Shocase,Wal Shocase	3600	108000	1296000
Total Sales(A)	3600	108000	1296000
Less Variable Expense (B)			0
Steel bed, Mit Self, Alna,Shocase,Wal Shocase	2340	70200	842400
Total Variable Expense	2340	70200	842400
Contributon Margin (CM) [C=(A-B)]	1260	37800	453600
Less Fixed Expense			
Rent		7000	84000
Electric Bill		400	4800
Transportaion		10000	120000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		1000	12000
Gard		100	1200
Mobil Bill		500	6000
Total Fixed Cost (D)		29000	348000
Net Profit (E)= [C-D]		8800	105600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Steel bed	30	6500	195000			0	195000
Mit Self	38	3000	114000			0	114000
Alna	17	1100	18700			0	18700
Wall Shocase	2	7000	14000			0	14000
Shocase	2	10000	20000			0	20000
Malamine bord	65	1700	110500	55	1700	93500	0
Security			200000			0	
Other			107800			6500	114300
						0	0
Total	154		780000	55		100,000	880,000

Source of Finance



- Entrepreneur's Contribution
780,000
- Investor's Investment 100,000
- Total 880,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Steel bed, Mit Self, Alna,Shocase,Wal Shocase	4100	123000	1476000	1549800	1627290
Total Sales(A)	4100	123000	1476000	1549800	1627290
Less Variable Expense (B)					
Steel bed, Mit Self, Alna,Shocase,Wal Shocase	2665	79950	959400	1007370	1057739
Total Variable Expense	2665	79950	959400	1007370	1057739
Contributon Margin (CM) [C=(A-B)]	1435	43050	516600	542430	569552
Less Fixed Expense					
Rent		7000	84000	84000	84000
Electric Bill		400	4800	5100	5400
Transportaion		10000	120000	126000	132300
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Gard		100	1200	1200	1200
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		29000	348000	354400	361100
Net Profit (E)= [C-D]		14050	168600	177030	185882
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	168,600	177030	185881.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		128600	265630
	Total Cash Inflow	268,600	305,630	451,512
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)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	128,600	265,630	411,512

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

















FAMILY PICTURE

