

# Proposed NU Business Name: **KAZOL FURNITURE**



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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABU KALAM</b>
Age	:	10-05-1983(34Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill: kotgaw, P.O ;Sikarpur P.S: Sirajdikhan, Dist: Munshigonj
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>AMBIYA BEGUM</b>
(iii) Father's name	:	<b>DEATH-SHEIKH HOSSEN</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre #62(Female), Member ID: 02, Group No: 03 Member since: 19-09-1992(10 Years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	21 years of business experience. 06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-627254
Family's Contact No.	:	01734-040176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMBIYA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAZOL FURNITURE</b>
Location	:	Nimtola bazar.
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 155,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	19 ft x 12 ft= 228 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Almirah, box bed, sukes, dasin table etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from jurain,munshigonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

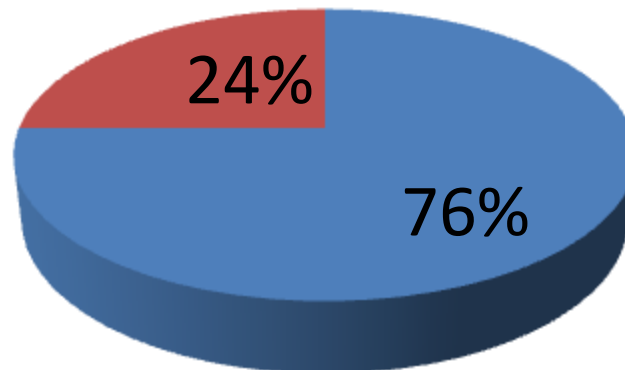
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Almirah, box bed, sukes, dasin table etc.	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Almirah, box bed, sukes, dasin table etc.	3,200	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,800	21,600
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		200	2,400
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>18,400</b>	<b>220,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	02	25,000	50,000		01	25,000	25,000	75,000
Weal drop	01	25,000	25,000		01	25,000	25,000	50,000
Dassin table	02	12000	24,000					24,000
sukes	01	28,000	28,000					28,000
security			28,000					28,000
<b>Total</b>			<b>155,000</b>				<b>50,000</b>	<b>205,000</b>

## Source of Finance

■ Entrepreneur's contibution 155,000 ■ Investor's Investment 50,000 ■ Total 205,000



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year+5%</b>	<b>3rd year+5%</b>
<b>Revenue (sales)</b>					
Almirah, box bed, sukes, dasin table .	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Less. Variable Expense</b>					
Almirah, box bed, sukes, dasin table.	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		200	2,400	2,520	2,646
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Entertainment		200	2,400	2,520	2,646
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>18,400</b>	<b>220,800</b>	<b>221,760</b>	<b>222,768</b>
<b>Net Profit (E) [C-D)</b>		<b>11,600</b>	<b>139,200</b>	<b>156,240</b>	<b>174,132</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>139,200</b>	<b>156,240</b>	<b>174,132</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		119,200	255,440
	<b>Total Cash Inflow</b>	<b>189,200</b>	<b>275,440</b>	<b>429,572</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>119,200</b>	<b>255,440</b>	<b>409,572</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill : 21 Years  
Own Business :06  
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























# FAMILY PICTURE