

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



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Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD AWLAD</b>
Age	:	09-07-1983(34Years)
Education, till to date	:	Class iiv
Marital status	:	Married
Children	:	02 soon 01 Daughter
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Chormordan P.O ;RosuniyaP.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>ALEYA BEGUM</b>
(iii) Father's name	:	<b>AMIR DHALI</b>
(iv) GB member's info	:	Branch: Esapura, Centre # 60(Female), Member ID: 2529, Group No: 07 Member since:01-02-1991 (12 Years) First loan: BDT 2,000/- Existing loan; BDT 15,000 Outstanding loan: Nil
Further Information:		
(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	:	20years of business experience. : 20 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-465189
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEYA BEGUM** joined Grameen Bank since 12 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>AKHI FURNITURE</b>
Location	:	Sirajdikhan bazar,Munshigonj.
Total Investment in BDT	:	BDT 510,000/-
Financing	:	Self BDT 430,000/- (from existing business)84 % Required Investment BDT 80,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	33 ft x 15 ft= 495 square ft
Security of the shop	:	200,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; furniture</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is rented.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

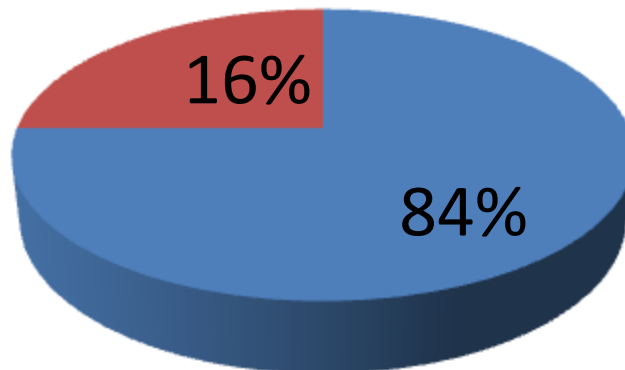
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
furniture	4,800	144,000	1,728,000
<b>Total Sales (A)</b>	4,800	144,000	1,728,000
<b>Less. Variable Expense</b>			
furniture	3,840	115,200	1,382,400
<b>Total variable Expense (B)</b>	<b>3,840</b>	<b>115,200</b>	<b>1,382,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>
<b>Less. Fixed Expense</b>			
Rent		6,000	72,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	10,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>23,000</b>	<b>226,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,800</b>	<b>119,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	02	30000	60000		02	30000	60000	120000
Sami box bed	01	15000	15000		01	20000	20000	35000
Sukes	03	25000	75000					75000
Almari	02	15000	30000					30000
Weed drop	01	20000	20000					20000
Dassin table	02	15000	30000					30000
security			200000					200000
<b>Total</b>			<b>430,000</b>				<b>80,000</b>	<b>510,000</b>

## Source of Finance

■ Entrepreneur's contibution 430,000  
 ■ Investor's Investment 80,000  
 ■ Total 510,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
furniture	5,600	168,000	2,016,000	2,116,800	2,222,640
<b>Total Sales (A)</b>	5,600	168,000	2,016,000	2,116,800	2,222,640
<b>Less. Variable Expense</b>					
furniture	4,480	134,400	1,612,800	1,693,440	1,778,112
<b>Total variable Expense (B)</b>	<b>4,480</b>	<b>134,400</b>	<b>1,612,800</b>	<b>1,693,440</b>	<b>1,778,112</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,120</b>	<b>33,600</b>	<b>403,200</b>	<b>423,360</b>	<b>444,528</b>
<b>Less. Fixed Expense</b>					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		500	6,000	6,300	6,615
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		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
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>23,000</b>	<b>276,000</b>	<b>277,140</b>	<b>278,337</b>
<b>Net Profit (E) [C-D)</b>		<b>10,600</b>	<b>127,200</b>	<b>146,220</b>	<b>166,191</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</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	80,000		
1.2	Net Profit	<b>127,200</b>	<b>146,220</b>	<b>166,191</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		95,200	209,420
	<b>Total Cash Inflow</b>	<b>207,200</b>	<b>241,420</b>	<b>375,611</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>95,200</b>	<b>209,420</b>	<b>343,611</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill :20 Years  
Own Business :20  
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







