

Proposed NU Business Name: **ORIN ONANA FURNITURE**



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	WASIM SHIKDAR
Age	:	06-08-1988(28Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	02 Brothers 06 sister
Address	:	Vill:West rosuniya, P.O: rosuniya ,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	:	AMENA BEGUM
(iii) Father's name	:	JABBAR SHIKDER
(iv) GB member's info	:	Branch:Imamgonj, Centre # 51 (Female), Member ID: 5067/1, Group No: 01 Member since: 01-05-1999(17 Years) First loan: BDT 3,000/- 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	:	08 years of business experience. : 08 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.	:	01791-546908
Family's Contact No.	:	01723-187951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 17 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	:	ORIN ONANA FURNITURE
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21ft x 9 ft= 189 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; box bed, sofa set, weal drop etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

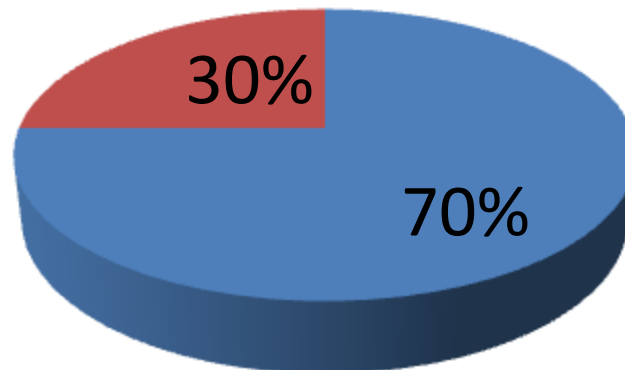
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
box bed, sofa set, weal drop etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
box bed, sofa set, weal drop etc.	3,500	105,000	1,260,000
Total variable Expense (B)	3,500	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	1500	45,000	540,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		0	0
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		24,400	292,800
Net Profit (E) [C-D]		20,600	247,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Sukes	02	30000	60000		01	30,000	30,000	90,000
Door	02	15000	30,000		02	15,000	30,000	60,000
Box bed	01	30000	30,000					30,000
security			20,000					20,000
Total			140,000				60,000	200,000

Source of Finance

■ Entrepreneur's contribution 140,000 ■ Investor's Investment 60,000 ■ Total 200,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
box bed, sofa set, weal drop etc.	5,800	174,000	2,088,000	2,192,400	2,302,020
Total Sales (A)	5,800	174,000	2,088,000	2,192,400	2,302,020
Less. Variable Expense					
box bed, sofa set, weal drop etc.	4,640	139,200	1,670,400	1,753,920	1,841,616
Total variable Expense (B)	4,640	139,200	1,670,400	1,753,920	1,841,616
Contribution Margin (CM) [C=(A-B)	1,160	34,800	417,600	438,480	460,404
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		0	0	0	0
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		24,400	292,800	293,580	294,399
Net Profit (E) [C-D)		10,400	124,800	144,900	166,005
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	124,800	144,900	166,005
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,800	221,700
	Total Cash Inflow	184,800	245,700	387,705
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	100,800	221,700	363,705

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 08Years
Own Business :08
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







EASY
Easy Fashion Ltd.