

Proposed NU Business Name: **TASMIM 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	:	MD FARUK
Age	:	16-01-1985(32Years)
Education, till to date	:	Class vi
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 02 sisters
Address	:	Vill:komlapur, P.O: latabdi,P.S: Sreenagar, 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	:	KOHINUR BEGUM
(iii) Father's name	:	MD. SOFOR CHOKDAR
(iv) GB member's info	:	Branch: Rosuniya, Centre # 27 (Female), Member ID: 2934/1, Group No: 01 Member since: 01-01-1987(30 Years) First loan: BDT 10,000/- Existing loan:10,000
Further Information:		Outstanding loan: 5380/-
(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	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-356275
Family's Contact No.	:	01726-188359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR BEGUM joined Grameen Bank since 30 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

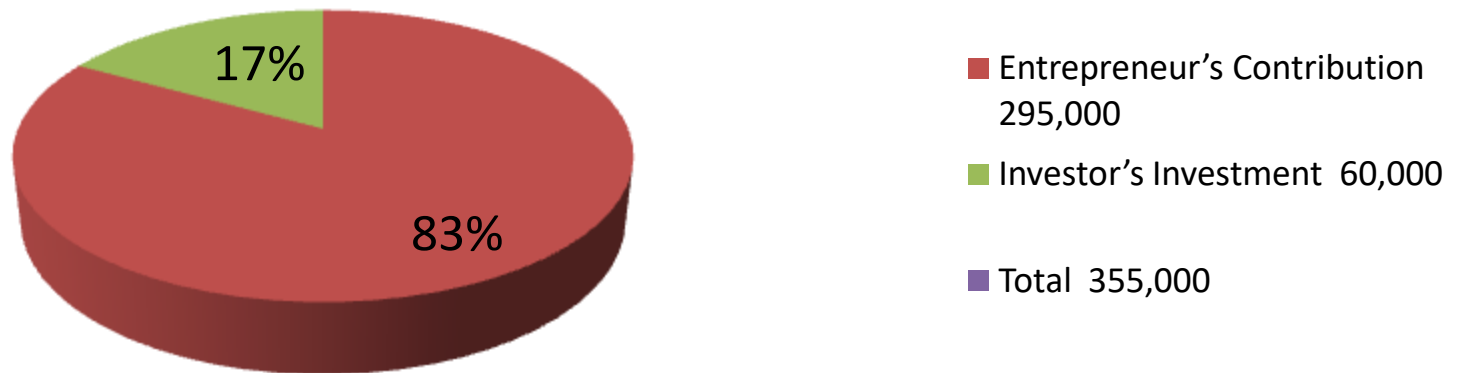
Business Name	:	TASMIM FURNITURE
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 355,000/-
Financing	:	Self BDT 295,000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 12 ft= 630 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Box bed,sukes, almirah etc▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Box bed,sukes, almirah etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Box bed,sukes, almirah etc	2,450	73,500	882,000
Total variable Expense (B)	2,450	73,500	882,000
Contribution Margin (CM) [C=(A-B)	1050	31,500	378,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		100	1,200
Gird		200	2,400
Generator		400	4,800
Mobile bill		200	2,400
Total fixed Cost (D)		26,400	316,800
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
box bed	4	20000	80000		2	20000	40,000	120,000
sami box	2	15000	30000		2	5000	10,000	50,000
sukes	2	15000	30000		1	10000	10,000	40,000
dassin table	3	20000	60000		0	0	0	60,000
wad drop	1	15000	15000		0	0	0	15,000
Security			80000			0	0	80,000
Total			295000			45000	60,000	355,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Box bed,sukes, almiraah etc	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
Box bed,sukes, almiraah etc	2,940	88,200	1,058,400	1,111,320	1,166,886
Total variable Expense (B)	2,940	88,200	1,058,400	1,111,320	1,166,886
Contribution Margin (CM) [C=(A-B)	1,260	37,800	453,600	476,280	500,094
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		100	1,200	1,260	1,323
Gird		200	2,400	2,400	2,400
Generator		400	4,800	5,040	5,292
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		26,400	316,800	318,420	320,121
Net Profit (E) [C-D)		11,400	136,800	157,860	179,973
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	136,800	157,860	179,973
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,800	238,660
	Total Cash Inflow	196,800	262,660	418,633
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	112,800	238,660	394,633

SWOT ANALYSIS

STRENGTH

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











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স্বাস্থ্য খণ্ডের নথিপত্র