

Proposed NU Business Name: **BADON FURNITURE**



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Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD LITON MIRDHA
Age	:	02-03-1995(22 Years)
Education, till to date	:	Class iiv
Marital status	:	Married
Children	:	01 soon
No. of siblings:	:	01 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	:	NASIMA BEGUM
(iii) Father's name	:	ALI HOSEN MRIDHA
(iv) GB member's info	:	Branch: Rosuniya, Centre # 60(Female), Member ID: 2530, Group No: 07 Member since:03-02-1992(09Years) 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	:	01years of business experience. : 01 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.	:	01761-802160
Family's Contact No.	:	01921-891138
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 09 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	:	BADON FURNITURE
Location	:	Sirajdikhan bazar, Munshigonj.
Total Investment in BDT	:	BDT 525,000/-
Financing	:	Self BDT 465,000/- (from existing business) 89 % Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; furniture etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is rented. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

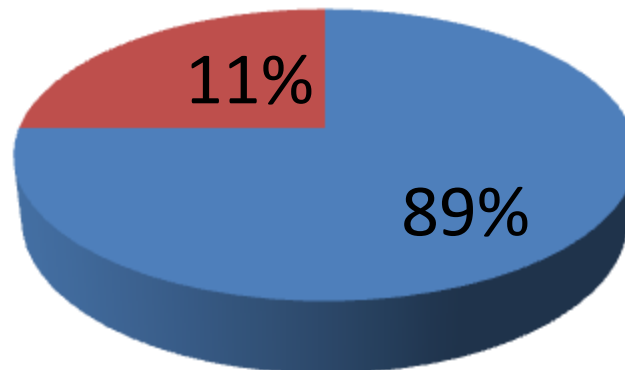
Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
furniture	1,960	58,800	705,600
Total variable Expense (B)	1,960	58,800	705,600
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		20,500	246,000
Net Profit (E) [C-D]		4,700	56,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	04	25000	100,000		02	25000	50,000	150,000
Sami box	04	20000	80,000		01	10,000	10,000	90,000
Sukes	04	15000	60,000					60,000
Weed drop	04	20000	80,000					80,000
Dassin table	03	15000	45,000					45,000
security			100,000					100,000
Total			465000				60000	525000

Source of Finance

■ Entrepreneur's contribution 465,000
 ■ Investor's Investment 60,000
 ■ Total 525,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
furniture	3,300	99,000	1,188,000	1,247,400	1,309,770
Total Sales (A)	3,300	99,000	1,188,000	1,247,400	1,309,770
Less. Variable Expense					
furniture	2,310	69,300	831,600	873,180	916,839
Total variable Expense (B)	2,310	69,300	831,600	873,180	916,839
Contribution Margin (CM) [C=(A-B)]	990	29,700	356,400	374,220	392,931
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
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
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,500	246,000	247,140	248,337
Net Profit (E) [C-D]		9,200	110,400	127,080	144,594
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	110,400	127,080	144,594
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,400	189,480
	Total Cash Inflow	170,400	213,480	334,074
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	86,400	189,480	310,074

SWOT ANALYSIS

STRENGTH

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



