

Proposed NU Business Name: **S. N. MECHINARIES & FURNITURE**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOWKOT HOSSAIN
Age	:	04/04/1989(28Years)
Education, till to date	:	Diploma in Electrical
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother
Address	:	Vill: Boshontopur,P.O:Premtoli,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SELINA KHATUN
(iii) Father's name	:	MD. SABIAR RAHMAN
(iv) GB member's info	:	Branch:Gogram,godagari, Centre #25(Female), Member ID: 6210, Group No:09 Member since:2005-2011, New First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:nil
(v) Who pays GB loan installment	:	Father
(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 and Training Info	:	01years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Hachery Fish Project
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01727144471
Father's Contact No.	:	01838803821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SELINA KHATUN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

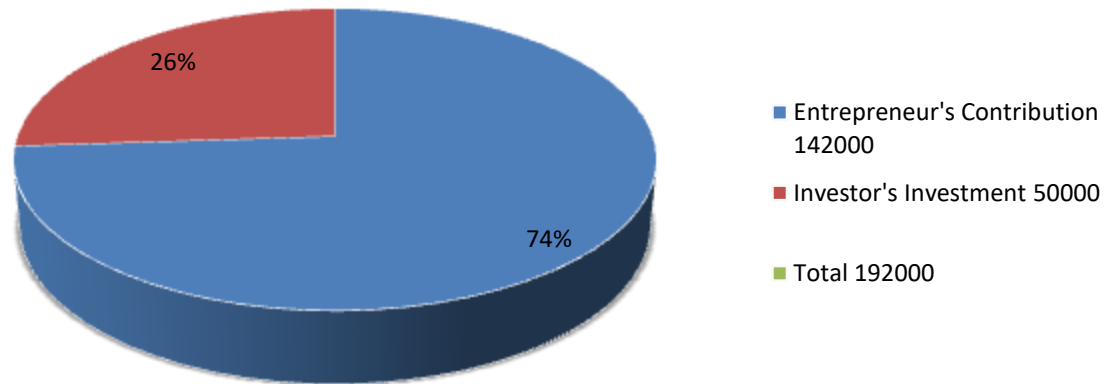
Business Name	:	S.N. MECHINERIES & FURNITURE
Location	:	Boshontopur, Premtoli, Godagari, Rajshahi
Total Investment in BDT	:	BDT 192000/-
Financing	:	Self BDT 142000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30ft x 30ft = 900 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Mechineries item, Showkese, Box, Dram, Alna, Waredrop, Rak, Dressing Table etc▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mechineries item, Showkese, Box, Dram, Alna, Waredrop, Rak, Dressing Table	1666.666667	50000	600000
Total Sales (A)	1666.666667	50000	600000
Less. Variable Expense			
Mechineries item, Showkese, Box, Dram, Alna, Waredrop, Rak, Dressing Table	1250	37500	450000
Total Variable Expense (B)	1250	37500	450000
Contribution Margin(CM) [C=(A-B)]	416.6666667	12500	150000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3600
Mobile Bill		100	1200
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		600	7200
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6000	72000
Net Profit (E) [C-D]		6500	78000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
wardrop	8000	0	8000
Showkese	32000	32000	64000
Box	20000	10000	30000
Alna	2000	0	2000
Dressing Table	12000	0	12000
Mechineries	50000	0	50000
Dram	10000	8000	18000
Rak	8000	0	8000
Total	142000	50000	192000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Mechineries item, Showkese, Box, Dram, Alna, Waredrop, Rak, Dressing Table		50000	600000	630000	661500
Total Sales (A)		50000	600000	630000	661500
Less. Variable Expense					
Mechineries item, Showkese, Box, Dram, Alna, Waredrop, Rak, Dressing Table		37500	450000	472500	496125
Total Variable Expense (B)		37500	450000	472500	496125
Contribution Margin (CM) [C=(A-B)]		12500	150000	157500	165375
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3900	4200
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		600	7200	7500	7800
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		6000	72000	72900	73800
Net Profit (E) [C-D]		6500	78000	84600	91575
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	78000	84600	91575
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		58000	122600
	Total Cash Inflow	128000	142600	214175
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	58000	122600	194175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Boshontopur,
Premtoli,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







**SUPER
WEAR**

