

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

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Project verified by: MD. Siddikur Rahman



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

|  |   |  |
|--|---|--|
| Name   | : | <b>JOHIRUL HAQUE</b>   |
| Age  | : | 20-08-1986(33 Years)   |
| Education, till to date                          | : | Class 5  |
| Marital status                                   | : | Married  |
| Children   | : | 2 Son  |
| No. of siblings:                                 | : | 3 Brother  |
| Address  | : | Vill:Kornopur P.O: Goshinga Thana: Sreepur Dist: Gazipur   |
| 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>BIBIHAWA</b>  |
| (iii) Father's name                              | : | <b>SAHAB UDDIN</b>   |
| (iv) GB member's info                            | : | Branch: koroibagvumi , Centre # 41(Female),<br>Member ID: 8012, Group No: 08<br>Member since: 08-05-2000(17Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: BDT: 10,000, Outstanding loan: BDT: 0   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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.) | : | No   |
| Business Experiences and Training Info  | : | 8 Years of other business.8 Years experience in own business.<br>He has No training. |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01726936066  |
| Mother's Contact No.  | : | 01991674174  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail                          |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBIHAWA** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

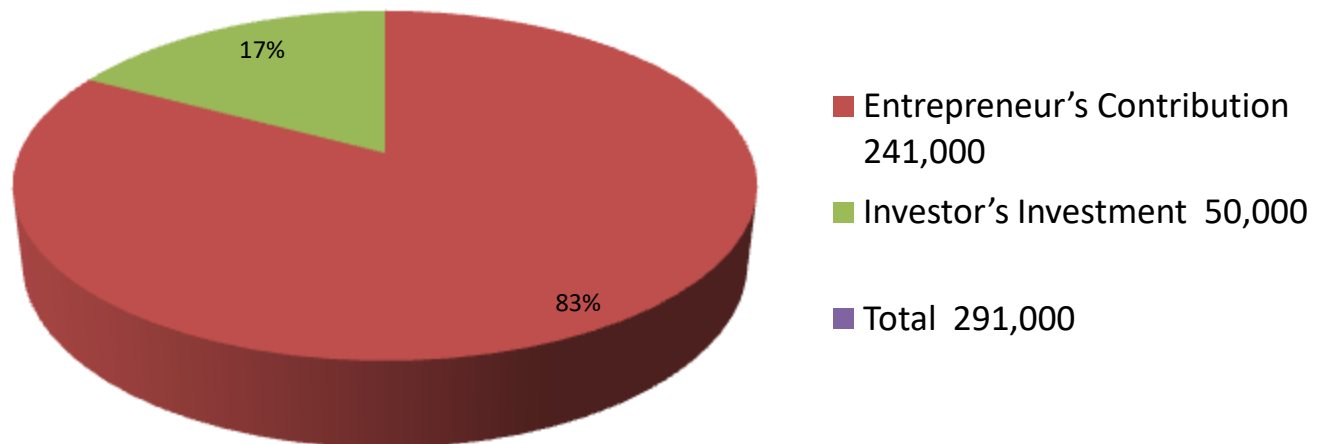
# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>NAHIDUL FURNITURE</b>   |
| Location  | : | Goshinga   |
| Total Investment in BDT                           | : | BDT 291,000/-  |
| Financing   | : | Self BDT 241,000/-(from existing business) 83%<br>Required Investment BDT 50,000/-(as equity) 17%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 20 ft x 20 ft= 400 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; wood item etc.</li><li>▪The business is operating by entrepreneur. Existing 3 employee.</li><li>▪Collects goods from Bormi.</li><li>▪Agreed grace period is 3 months.</li></ul> |

| Existing                          |       |         |         |
|-----------------------------------|-------|---------|---------|
| Particular                        | Daily | Monthly | Yearly  |
| Revnue (Sale)                     |       |         |         |
| wood item                         | 3300  | 99000   | 1188000 |
|                                   | 0     | 0       | 0       |
| Total Sales(A)                    | 3300  | 99000   | 1188000 |
| Less Variable Expense (B)         |       |         | 0       |
| wood item                         | 2310  | 69300   | 831600  |
| Total Variable Expense            | 2310  | 69300   | 831600  |
| Contributon Margin (CM) [C=(A-B)] | 990   | 29700   | 356400  |
| Less Fixed Expense                |       |         |         |
| Rent                              |       | 3000    | 36000   |
| Electric Bill                     |       | 500     | 6000    |
| Transportaion                     |       | 500     | 6000    |
| Salary (Self)                     |       | 5000    | 60000   |
| Salary (Staff)                    |       | 15000   | 180000  |
| Entertainment                     |       | 300     | 3600    |
| Guard                             |       | 200     | 2400    |
| Generator                         |       | 0       | 0       |
| Mobile Bill                       |       | 300     | 3600    |
| Total Fixed Cost (D)              |       | 24800   | 297600  |
| Net Profit (E)= [C-D]             |       | 4900    | 58800   |

| Investment Breakdown |      |            |              |          |            |              |                |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing             |      |            |              | Proposed |            |              |                |
| Particulars          | Qty. | Unit Price | Amount (BDT) | Qty.     | Unit Price | Amount (BDT) | Proposed Total |
| wood item            |      |            | 241,000      |          |            | 50,000       | 291,000        |
|                      | 0    | 0          | 241,000      | 0        | 0          | 50,000       | 291,000        |

## Source of Finance



# Financial Projection (BDT)

| Particular                               | Daily       | Monthly       | Year -1        | Year-2         | Year-3         |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales)                           |             |               |                |                |                |
| wood item                                | 3800        | 114000        | 1368000        | 1436400        | 1508220        |
| 0  | 0           | 0             | 0              | 0              | 0              |
| <b>Total Sales(A)</b>                    | <b>3800</b> | <b>114000</b> | <b>1368000</b> | <b>1436400</b> | <b>1508220</b> |
| Less Variable Expense (B)                |             |               |                |                |                |
| wood item                                | 2660        | 79800         | 957600         | 1005480        | 1055754        |
| <b>Total Variable Expense</b>            | <b>2660</b> | <b>79800</b>  | <b>957600</b>  | <b>1005480</b> | <b>1055754</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>1140</b> | <b>34200</b>  | <b>410400</b>  | <b>430920</b>  | <b>452466</b>  |
| Less Fixed Expense                       |             |               |                |                |                |
| Rent                                     |             | 3000          | 36000          | 36000          | 36000          |
| Electric Bill                            |             | 500           | 6000           | 6300           | 6600           |
| Transportaion                            |             | 500           | 6000           | 6300           | 6615           |
| Salary (Self)                            |             | 5000          | 60000          | 60000          | 60000          |
| Salary (Staff)                           |             | 15000         | 180000         | 180000         | 180000         |
| Entertainment                            |             | 300           | 3600           | 3600           | 3600           |
| Gard                                     |             | 200           | 2400           | 2400           | 2400           |
| Generator                                |             | 0             | 0              | 0              | 0              |
| Mobil Bill                               |             | 300           | 3600           | 3700           | 3800           |
| <b>Total Fixed Cost (D)</b>              |             | <b>24800</b>  | <b>297600</b>  | <b>298300</b>  | <b>299015</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>9400</b>   | <b>112800</b>  | <b>118440</b>  | <b>124362</b>  |
| <b>Investment Pay Back</b>               |             |               | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</b>  |



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

| <i>Sl #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 112,800             | 118440              | 124362              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 92800               | 191240              |
|             | <b>Total Cash Inflow</b>                          | <b>162,800</b>      | <b>211,240</b>      | <b>291,602</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 50,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 20,000              | 20,000              | 20,000              |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>92,800</b>       | <b>191,240</b>      | <b>295,602</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0, Others:3  
Experience & Skill : 8Years  
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

Pictures