

Proposed NU Business Name: **TOHA ELMA FURNITURE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	YUSUF HOWLADAR
Age	:	19-07-1988(29Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill:ChandodulP.O ChandodulP.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	:	RABEDA BEGUM
(iii) Father's name	:	DEATH ALIF HOWLADER
(iv) GB member's info	:	Branch: Rosuniya, Centre # 20(Female), Member ID: 3031, Group No: 07 Member since:01-01-2007-2014(07Years) First loan: BDT 15,000/- Existing loan :40,000/-
Further Information:		Outstanding loan: Nil
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01944-136821
Family's Contact No.	:	01929373895
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEDA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOHA ELMA FURNITURE
Location	:	Sirajdikhan Bazar,Munshigonj.
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 57,000 /- (from existing business)71% Required Investment BDT 40,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; sukes,almirah,dasin table etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The firm is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

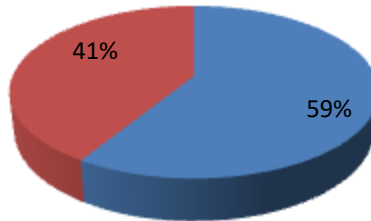
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sukes,almirah,dasin table etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
sukes,almirah,dasin table etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		100	1,200
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D)		5,500	66,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
wood	0	0	7000		12	0	0	7,000
box bed	2	25000	50000		11	2	22	50,022
Total			57000			2	22	57,022

Source of finance

■ Entrepreneur investment 57,000
 ■ Investore investment 40,000
 ■ Total investment 97,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
sukes,almirah,dasin table etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
sukes,almirah,dasin table etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		200	2,400	2,520	2,646
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		0	0	0	0
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,500	150,000	150,540	151,107
Net Profit (E) [C-D]		8,500	102,000	114,060	126,723
Investment Payback			12,000	12,000	12,000

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	40,000		
1.2	Net Profit	102,000	114,060	126,723
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		90,000	192,060
	Total Cash Inflow	142,000	204,060	318,783
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	52,000	12,000	12,000
3	Net Cash Surplus	90,000	192,060	306,783

SWOT ANALYSIS

STRENGTH

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





