

Proposed NU Business Name: **Tisha Furniture**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	GOLAM MUSTOFA
Age	:	15-10-1984(34 Years)
Education, till to date	:	Class-Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	02 Sisters, 04 Brothers
Address	:	Vill:Citholia, P.O:Sholia, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LUTFA BEGUM
(iii) Father's name	:	LATE MOZAMMEL
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:3533, Group No: 04 Member since: 10-05-2007-2014 (7 years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	12years experience in running business. 2 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-124189
Mother's Contact No.	:	01632-422156
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LUTFA BAGUM joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

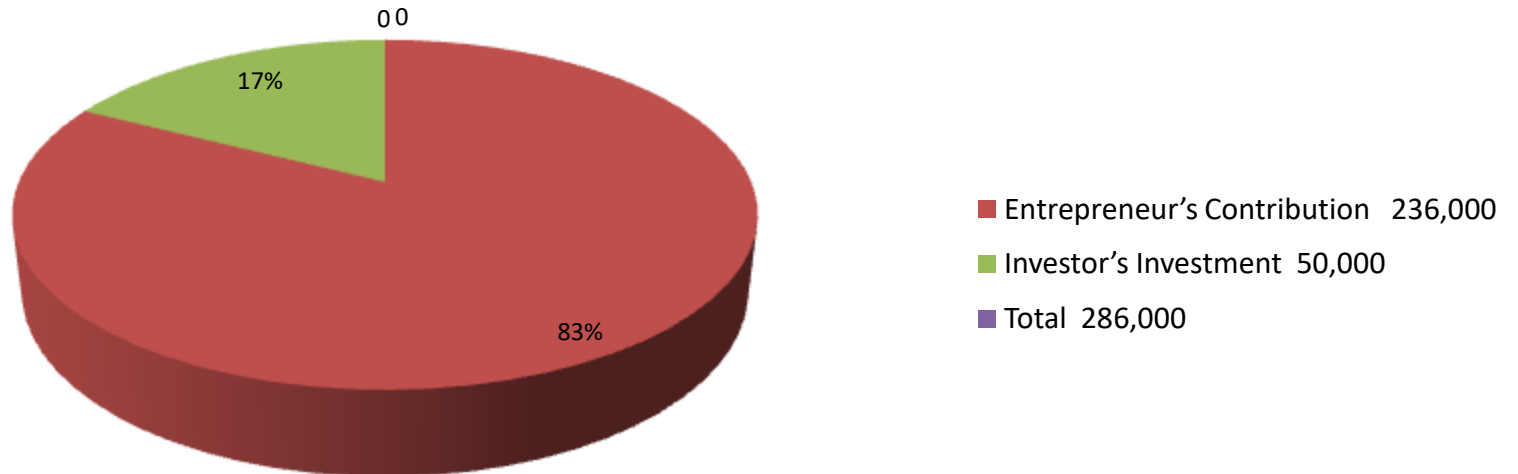
Business Name	:	TISHA FURNITURE
Location	:	Main rood citholia bazar, Porshuram,Feni.
Total Investment in BDT	:	BDT: 286,000/-
Financing	:	Self BDT: 236,000(from existing business) 83% Required Investment BDT: 50,000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft. = 500square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;khat,shofa,kebinet,wood,others.. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 3 employee. ▪He is doing his business in renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,sofa,kebinet,daining table,wood,others.	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
khat,sofa,kebinet,daining table,wood,others.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		13000	156000
Net Profit (E)= [C-D]		11000	132000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
khat	50,000		50,000
sofa	25,000		25,000
kabenet	60,000		60,000
dinning table	18,000	0	18,000
dressing table	8,000	0	8,000
weardrop	15,000		15,000
wood	50,000	30,000	80,000
tree purchase		20,000	20,000
security	10,000		10,000
Total	236,000	50,000	286,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,sofa,kebinet,daining table,wood,others.	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		13000	156000	156580	157169
Net Profit (E)= [C-D]		17000	204000	214200	224910
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	99,120	104076	109279.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79120	163196
	Total Cash Inflow	149,120	183,196	272,476
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,120	163,196	252,476

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road citholia
bazar, Porshuiram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



SHE IS THE QUESTION
HOW 'BOUT U ?





SHE IS THE **DIRECTION**
HOW 'BOUT U





FAMILY PICTURE

