

Proposed NU Business Name: **M/S SOHELI FURNITURE & DOOR HOUSE**

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Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SOHEL RANA</b>
Age	:	24-01-1983 ( 34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	01 Brothers & 01 Sisters
Address	:	Vill: Sovoria, P.O: khalpar, P.S: Nawabganj, Dist: Dhaka
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>MORIUM BEGUM</b>
(iii) Father's name	:	<b>MD.JAMAL KHAN</b>
(iv) GB member's info	:	Branch: Komorgonj Nawabgonj, Centre # 39 (Female), Member ID: 4312/1, Group No: 03 Member since: 2002 First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704-912120
Mother's Contact No.	:	01921-102916
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MORIUM BEGUM** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

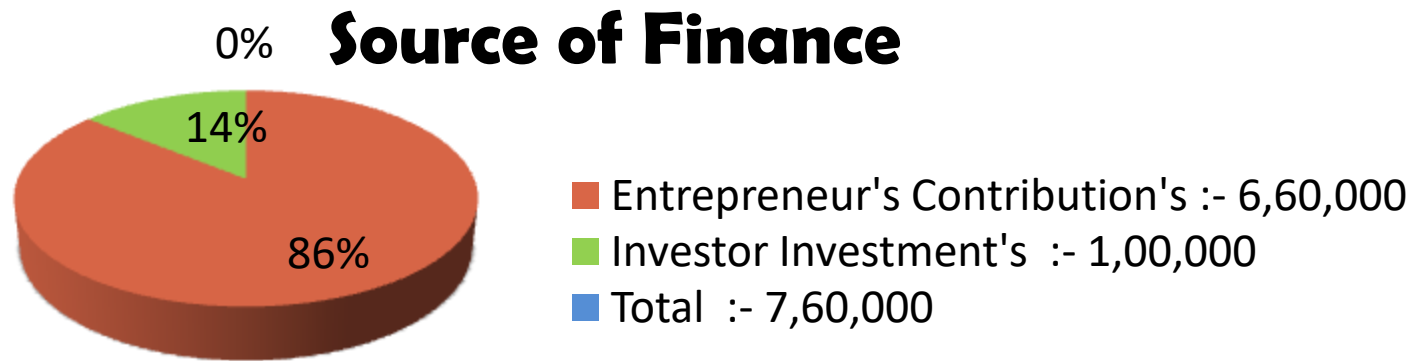
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SOHELI FURNITURE &amp; DOOR HOUDE</b>
Location	:	Durgapur Road,Gobindapur, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 7,60,000/-
Financing	:	Self BDT 6,60,000(from existing business) 86% <b>Required Investment BDT 1,00,000(as equity) 15 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 20 ft= 800 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Joypara.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Furiture lem	0	320000	3840000
	0	0	0
Total Sales(A)	0	320000	3840000
Less Variable Expense (B)			0
Furniture Item		256000	3072000
Total Variable Expense	0	256000	3072000
Contributon Margin (CM) [C=(A-B)]	0	64000	768000
Less Fixed Expense			
Electric Bill		1000	12000
Transportaion		2500	30000
Salary (Self)		5000	60000
Entertainment		500	6000
Rent		6000	72000
Guard		0	0
Salary (Staff-4)		40000	480000
Mobil Bill		300	3600
Generator		300	3600
Total Fixed Cost (D)		55600	667200
Net Profit (E)= [C-D]		8400	100800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	07	30,000	2,10,000				2,10,000
Showkej	04	35,000	1,40,000				1,40,000
Were drop	02	25,000	50,000				50,000
Almira	02	30,000	60,000				60,000
Dresden Table	04	15,000	60,000				60,000
Wood			1,00,000	25KB	4000	1,00,000	1,00,000
Security			40,000				
<b>Total</b>			<b>6,60,000</b>			<b>1,00,000</b>	<b>7,60,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Furniture Item	0	360000	4320000	4536000	4762800
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>0</b>	<b>360000</b>	<b>4320000</b>	<b>4536000</b>	<b>4762800</b>
<b>Less Variable Expense (B)</b>					
Furniture Item	0	288000	3456000	3628800	3810240
<b>Total Variable Expense</b>	<b>0</b>	<b>288000</b>	<b>3456000</b>	<b>3628800</b>	<b>3810240</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Fixed Expense</b>					
Electric Bill		1200	14400	14700	15000
Transportaion		3000	36000	432000	5184000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		40000	480000	480000	480000
Guard		0	0	0	0
Entertainment		500	6000	6000	6000
Rent		6000	72000	72000	72000
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>56200</b>	<b>542400</b>	<b>938800</b>	<b>5691200</b>
<b>Net Profit (E)= [C-D]</b>		<b>15800</b>	<b>189600</b>	<b>199080</b>	<b>209034</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	100,000		
1.2	Net Profit	189,600	199080	209000
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	149600	149600	308600
	<b>Total Cash Inflow</b>	<b>289,600</b>	<b>348,680</b>	<b>517,700</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	40000	40000	40000

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Gobindapur, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



















# FAMILY PICTURE

