

Proposed NU Business Name: BISSORUP FURNITURE O NAKSHA GAR



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SONJIT CHANDRO PAL
Age	:	10-06-1993(24Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill: Chormordan P.O ;RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	Josna rani pal
(iii) Father's name	:	Sri santos pal
(iv) GB member's info	:	Branch: rosuniya, Centre # 40(Female), Member ID: 3284, Group No: 04 Member since:01-02-1994-2004(08Years) First loan: BDT 2,000/- Existing loan; BDT 30,000 Outstanding loan: Nil
Further Information:		
(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	:	03years 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.	:	01727-644527
Family's Contact No.	:	01936-903184
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Josna rani pal joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISSORUP FURNITURE O NAKSHA GAR
Location	:	Sirajdikhan bazar,Munshigonj.
Total Investment in BDT	:	BDT280,000/-
Financing	:	Self BDT 220,000/- (from existing business)78 % Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The sop is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

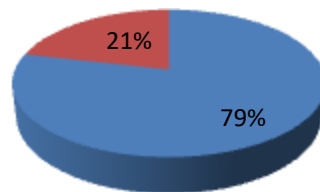
Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture etc.	3,300	99,000	1,188,000
Total Sales (A)	3,300	99,000	1,188,000
Less. Variable Expense			
furniture etc.	2,475	74,250	891,000
Total variable Expense (B)	2,475	74,250	891,000
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Gird		100	1,200
Generator		200	2,400
Mobile bill		100	1,200
Total fixed Cost (D)		19,400	232,800
Net Profit (E) [C-D]		5,350	64,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
box bed	3	30000	90000		2	25000	50,000	140,000
wad drop	2	20000	40000		1	10000	10,000	50,000
sukes	3	15000	45000		0	0	0	45,000
sami box	2	20000	40000		0	0	0	40,000
other	0	0	5000		0	0	0	5,000
Total			220000			35000	60,000	280,000

Source of finance

■ Entrepreneur investment 220,000 ■ Investore investment 60,000 ■ Total investment 280,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
furniture etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
furniture etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Gird		100	1,200	1,200	1,200
Generator		200	2,400	2,520	2,646
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		19,400	232,800	233,580	234,399
Net Profit (E) [C-D]		10,600	127,200	144,420	162,501
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	127,200	144,420	162,501
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,200	223,620
	Total Cash Inflow	187,200	247,620	386,121
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	103,200	223,620	362,121

SWOT ANALYSIS

STRENGTH

Employment: 02 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





