

Proposed NU Business Name :KAHINUR ,FURNICHURE



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KAHINUR
Age	:	10-6-1985(32 Years)
Education, till to date	:	CLASS ,FIVE
Marital status	:	MARRIED
Children	:	2 DOUGHTER
No. of siblings:	:	3 Brother,1 Sister.
Address	:	Vill: DOPURIYA .P.O:DOPURIYA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst :LAILE BEGUM
(iii) Father's name	:	FATHER: KASMOTH ALI
(iv) GB member's info	:	Branch NAGOURPUR Centre #25/P(FAMEL), Member ID : 1965/1 , Group No:4 Member since:01/07/1997 First loan: BDT 5000 /- Outstanding loan: 8220
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718533870
Family's Contact No.	:	017647779080
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST:LAILE BEGUM

joined Grameen 20years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

Business Name	:	KAHINUR ,FURNICHURE
Location	:	TA ,RASTA, ARECHAY ROARD NAGOURPUR TANG AIL
Total Investment in BDT	:	BDT 235000/-
Financing	:	Self BDT 185000/- (from existing business 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100 ft x 20 ft= 200square ft
Security of the shop	:	70000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;; WOUL SHOKASH ,MIRSHIF , DRASHING TAYABLE KHART ,KHART ,CHAIR TABIL etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is RENT.▪Collects goods from tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

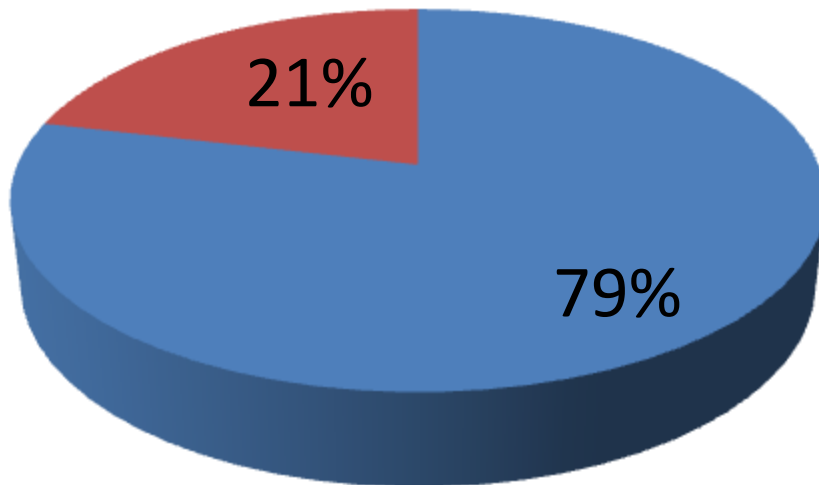
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
WOUL SHOKASH ,MIRSHIF , DRASHING TAYABLE KHART ,KHART , CHAIR TABIL		85200	1022400
Total Sales (A)		85200	1022400
Less. Variable Expense			
WOUL SHOKASH ,MIRSHIF , DRASHING TAYABLE KHART ,KHART , CHAIR TABIL	0	63900	766800
Total variable Expense (B)	0	63900	766800
Contribution Margin (CM) [C=(A-B)]	0	21300	255600
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		500	6000
Transportation		,1000	12000
Mobile Bill		300	3600
Entertainment		300	3600
Gurd		100	1200
janitor		100	1200
Salary (staff)		5000	60000
Salary (self)		5,000	60,000
Total fixed Cost (D)		13800	165600
Net Profit (E) [C-D]		7500	90000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shokash	3	12,000	36,000				36,000
Mirshif	5	3,500	17,500			0	17,500
Daining Table	2	8000	16,000			0	16,000
				200	250	50,000	50,000
wood			20,000				20,000
Security			70,000			0	70,000
Others			25,500			0	25,500
	10	23500	185,000			50,000	235000

Source of Finance



- Entrepreneur's Contribution 185000
- Investor's Investment 50000
- Total 235000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year(+5%)
Revenue (sales)				
WOUL SHOKASH ,MIRSHIF , DRASHING TAYABLE KHART ,KHART , CHAIR TABIL	85200	1022400	1073520	1127196
Total Sales (A)	85200	1022400	1073520	1127196
Less. Variable Expense				
WOUL SHOKASH ,MIRSHIF , DRASHING TAYABLE KHART ,KHART , CHAIR TABIL	63900	766800	805140	845397
Total variable Expense (B)	63900	766800	805140	845397
Contribution Margin (CM) [C=(A-B)	21300	255600	268380	281799
Less. Fixed Expense				
Rent	1500	18000	18000	18000
Electricity Bill	500	6000	6000	6000
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3600	3600
generator	100	1200	1200	1200
Entertainment	300,	3600	3600	3600
transportation	1000	12000	12000	12000
Salary (staff)	5000	60000	60000	60000

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

Cash flow projection on business plan (rec. & Pay)				
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	3rd year (+5%)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90000	102780	116199
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		70000	152780
	Total Cash Inflow	140000	172780	268979
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	70000	152780	248979

SWOT ANALYSIS

STRENGTH

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

Pictures



প্রাথমিক শক্তি
সামাজিক উন্নয়ন

প্রাথমিক শক্তি সা

প্রভাবিত নবীন উদে

প্রকল্পের নাম: কোম্পিউটার ২য় বিচার নতুন

ইউনিটের নাম: সাগর স্কুল

প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: কোম্পিউটার

বয়স: ৩২ বছর

জন্ম তারিখ: ১৫/০৫/১৯৮৮

শিক্ষাগত যোগ্যতা: কম্পিউটার

বিভাগ

















FAMILY PICTURE

