

Proposed NU Business Name: **M/S EMON FURNITURE**



Project identification and prepared by: Mst. Mahfuza Khatun,  
Shakhipur Unit, Tangail

Project verified by: Md.Shamsul Arefin



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

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SHAFIQ</b>
Age	:	30-06-1990 (27 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Gor Gobindpur, P.O: Shakhipur; P.S: Shakhipur, 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	:	<b>BASATON</b>
(iii) Father's name	:	<b>AZGAR ALI</b>
(iv) GB member's info	:	Branch: Shakhipur, Centre # 27 (Female), Member ID: 4624, Group No: 08 Member since: 2007-2017 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: 45,000 /- Outstanding loan: BDT 21,240/-
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-728450
Family's Contact No.	:	01863-477636
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BASATON** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

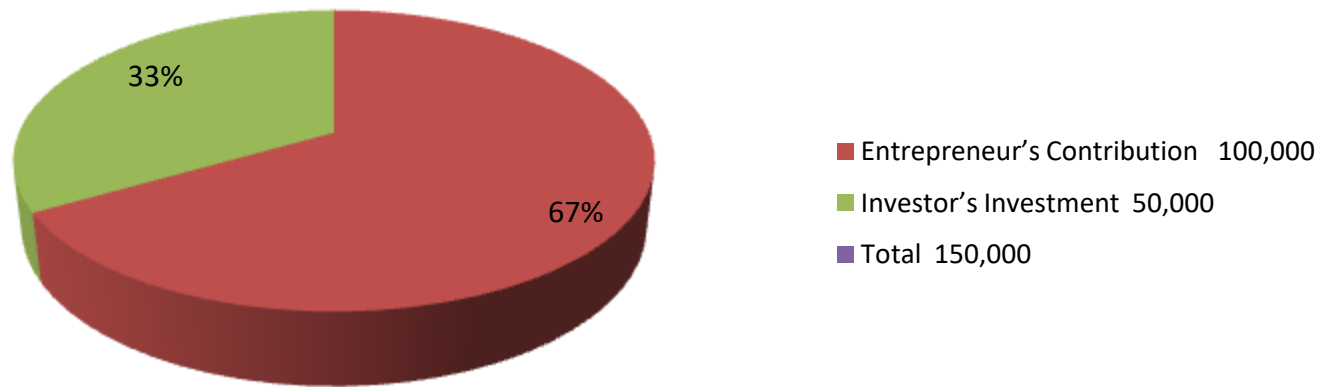
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S EMON FURNITURE</b>
Location	:	Chourasta
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 24 ft= 720 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Bed, Showcase, Wood etc</li><li>▪Average gain on 30% sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Shakhipur Chourasta</li><li>▪Agreed grace period is 3 months.</li></ul>

**Existing**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Revnuce (Sale)			
Bed, Showcase, Wood	6000	180000	2160000
	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>
Less Variable Expense (B)			0
Bed, Showcase, Wood	4200	126000	1512000
<b>Total Variable Expense</b>	<b>4200</b>	<b>126000</b>	<b>1512000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1800</b>	<b>54000</b>	<b>648000</b>
Less Fixed Expense			
Rent		1200	14400
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		11000	132000
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>17600</b>	<b>211200</b>
<b>Net Profit (E)= [C-D]</b>		<b>36400</b>	<b>436800</b>

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Bed	7	7,000	49,000	0	0	0	49,000
Showcase	1	30,000	30,000	0	0	0	30,000
Wood	0	0	21,000			50,000	71,000
			0	0	0	0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
	8	37000	100,000			50,000	150000



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Bed, Showcase, Wood	8500	255000	3060000	3213000	3373650
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>8500</b>	<b>255000</b>	<b>3060000</b>	<b>3213000</b>	<b>3373650</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	5950	178500	2142000	2249100	2361555
<b>Total Variable Expense</b>	<b>5950</b>	<b>178500</b>	<b>2142000</b>	<b>2249100</b>	<b>2361555</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		11000	132000	132000	132000
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>17600</b>	<b>211200</b>	<b>211600</b>	<b>212000</b>
<b>Net Profit (E)= [C-D]</b>		<b>58900</b>	<b>706800</b>	<b>742140</b>	<b>779247</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	706,800	742140	779247
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		686800	1408940
	<b>Total Cash Inflow</b>	<b>756,800</b>	<b>1,428,940</b>	<b>2,188,187</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>686,800</b>	<b>1,408,940</b>	<b>2,168,187</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







