

SAIFUL FURNITURE



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM
Age	:	12-02-1985 (29 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Betdoba P.O: Kalihati P.S: Kalihati 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	:	Mrs. HAJERA KHATUN
(iii) Father's name	:	Mr. MD NOYON UDDIN
(iv) GB member's info	:	Branch: Brahmonshason Kalihati Centre # 60 (Female), Member ID: 4754, Group No:05 Member since:06-04-1994 (20 Years) First loan: 3,000 taka.
Further Information:		Existing loan: 30,000 Taka Outstanding loan: 28,350 Taka
(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	:	Eight 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.	:	01924-813674
Brother Contact No.	:	01676-544201
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hajera Khatun is a member of Grameen Bank since 20 years. At first she took 3,000 taka loan from Grameen Bank. Hajera gradually took loan from GB. Utilize loan in cow rearing. She also purchase a land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL FURNITURE
Location	:	Kalihati Sadar, Tangail
Total Investment in BDT	:	3,30,000 taka
Financing	:	Self BDT 1,80,000 (from existing business) 55% Required Investment BDT 1,50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Wood furniture like; Bedstead, Almira, Showcase, Sofa, Dining Table, Dressing Table, Wardrobe are available.▪The business is operating by entrepreneur. Existing three labor.▪After getting equity fund another two labor will be appointed.▪Collects woods from Sagordhige, Modhupur, Pakuria & Deopara.▪Agreed grace period is 4 months.

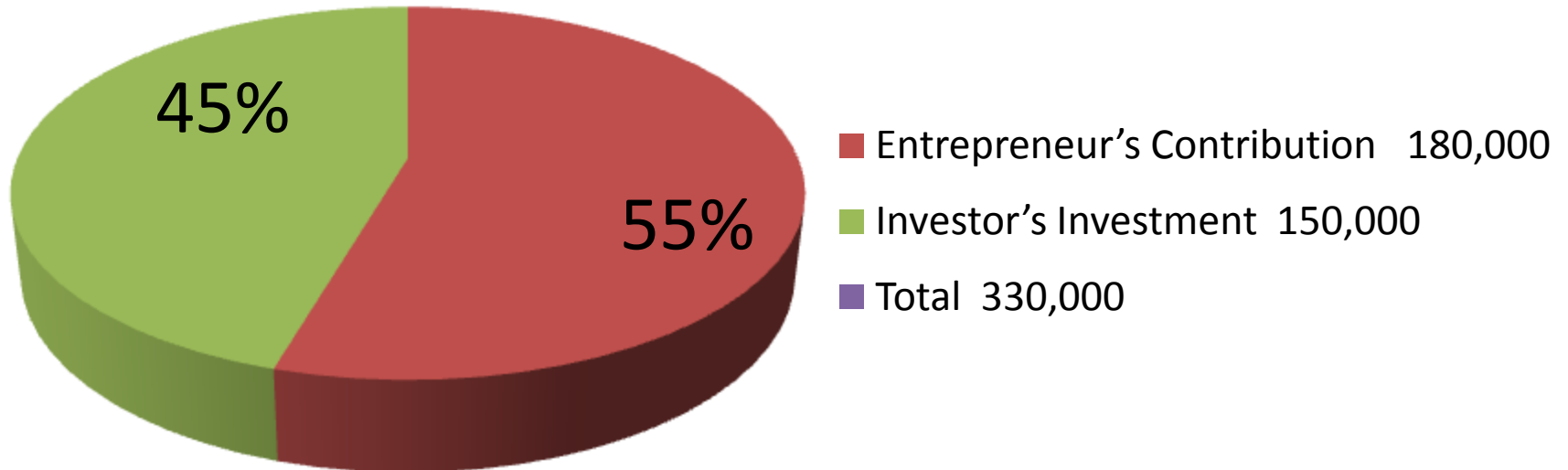
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Purchase wood	50,000	600,000
Total variable Expense (B)	50,000	600,000
Contribution Margin (CM) [C=(A-B)]	50,000	600,000
Less. Fixed Expense		
Rent	1,200	14,400
Electricity Bill	500	6,000
Transportation	2,200	26,400
Salary (2 Carpenter & 1Head Carpenter)	19,000	228,000
Burnish	9,000	108,000
Salary (self)	8,000	96,000
Guard	100	1,200
Entertainment	300	3,600
Mobile Bill & Others	500	6,000
Total fixed Cost (D)	40,800	489,600
Net Profit (E) [C-D]	9,200	110,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Log	50,000	1,50,000	2,00,000
Slice wood	50,000	-	50,000
2 Bedstead, 1 Wear drop, 1 Sofa (finished goods)	80,000	-	80,000
Total	1,80,000	1,50,000	3,30,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Furniture	150,000	1,800,000	1,890,000	1,990,000
Total Sales (A)	150,000	1,800,000	1,890,000	1,990,000
Less. Variable Expense				
Purchase wood	75,000	900,000	945,000	995,000
Total variable Expense (B)	75,000	900,000	945,000	995,000
Contribution Margin (CM) [C=(A-B)]	75,000	900,000	945,000	995,000
Less. Fixed Expense				
Rent	1,200	14,400	14,400	14,400
Electricity Bill	500	6,000	6,000	7,500
Transportation	3,000	36,000	40,000	45,000
Salary (Carpenter)	30,000	360,000	375,000	390,000
Burnish	13,500	162,000	174,000	180,000
Salary (self)	9,000	108,000	108,000	114,000
Guard	100	1,200	1,200	1,800
Entertainment	500	6,000	6,000	6,000
Mobile bill & SMS Monitoring	750	9,000	9,000	12,000
Total Fixed Cost	58,550	702,600	733,600	770,700
Net Profit (E) [C-D]	16,450	197,400	211,400	224,300
Investment Payback		60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	197,400	211,400	224,300
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		137,400	288,800
	Total Cash Inflow	347,400	348,800	513,100
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	137,400	288,800	453,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Rainy season

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









FAMILY PICTURE

