



Grameen Kalyan

Proposed NU Business Name : Khokon Furniture.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Khokon Mia.Vill: Rogurampur, Post: Shombugong, District: Mymensingh.
Age	:	26 Years.
Marital status	:	Married.
No. of siblings:	:	4 (Four) Brother & 1 (One) Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Most. Lutfa Begum . Md. Abdul Hannan. Branch: Chorniloxia. Group # 16, Centre # 36/M, Loan no. 7438, Member since: 2007, First loan: Tk.5,000 Existing loan: 45,000, Outstanding: 37,080. My father is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	Eight.

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 10 years Experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01919673158.
National ID number	:	19896115240000028.
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in her family purpose work. Gradually several times she took GB loan and utilized the money in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Khokon Furniture.
Address/ Location	:	Shombugong (goll chottor), Shador, Mymensingh.
Total Investment	:	BDT = 2,65,000.
Financing	:	Self financing: BDT 1,65,000 (Existing Business). Required Investment: BDT = 1,00,000 (as equity).
Present salary/drawings from business (estimates)	:	BDT= 2,000
Proposed Salary	:	BDT= 4,000 (Four thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ❖ The project will start with having a furniture shop; ❖ Estimated sales @ Tk.17,000 per Week; ❖ Estimated profit is about 35% on sales; ❖ One worker per day Tk. 150 basis; ❖ Investors money will be back in 2 years; ❖ Expected date to start the project in August, 2015.

Information of Existing Business Operations.

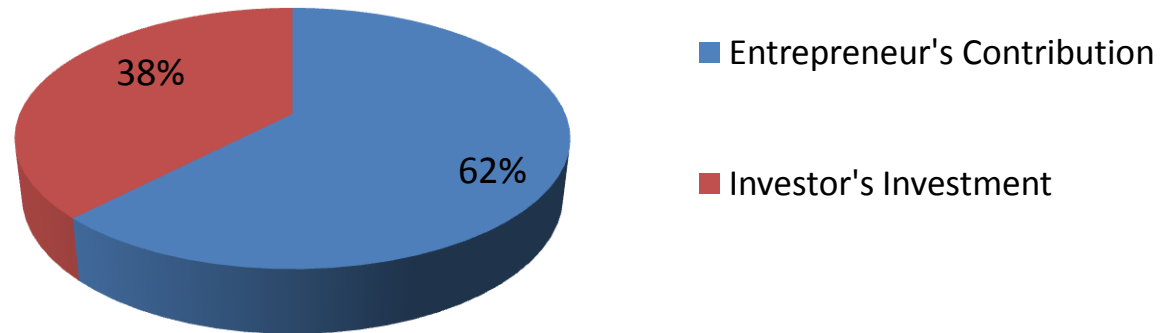
Particulars	Existing Business		
	Weakly	Monthly	Yearly
Sales (A)	12,000	48,000	576,000
Cost of Goods Sold	7,800	31,200	374,400
Gross profit (GP) [C=(A-B)]	4,200	16,800	201,600
Less: Operating Costs:			
Electricity bill		200	2,400
Salary-Self		2,000	24,000
Shop Rent		1,000	12,000
Night guard bill		100	1,200
Mobile bill		300	3,600
Employee-1	900	3,600	43,200
Other Expenses		1,000	12,000
Non Cash Item:			-
Depreciation Expenses			3,000
Total Operating Cost (D)		8,200	101,400
(C-D) Net Profit:		8,600	100,200

PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advanced	70,000	-	70,000
Furniture ready	25,000	-	25,000
Machineries for making furniture	10,000	5,000	15,000
Raw materials	50,000	80,000	130,000
Other materials	5,000	10,000	15,000
Cash in Hand	5,000	5,000	10,000
Total Capital	165,000	100,000	265,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	165,000	62
Investor's Investment	100,000	38
Total Investment	265,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Revenue:						
Estimated Sales (A)	17,000	68,000	816,000	18,700	74,800	897,600
Less Cost of Sales (B)	11,050	44,200	530,400	12,155	48,620	583,440
Gross profit (GP)= [C (A-B)]	5,950	23,800	285,600	6,545	26,180	314,160
Less: Operating Costs:						
Electricity bill		200	2,400		220	2,640
Shop Rent		1,000	12,000		1,100	13,200
Proposed salary-self		3,000	36,000		3,300	39,600
Wages 1 (200) per day	1,200	4,800	57,600		5,280	63,360
Mobile bill		500	6,000		550	6,600
Other Expenses		1,500	18,000		1,650	19,800
Non Cash Item:			-		-	-
Depreciation Expenses			4,000		-	4,400
<i>Total Operating Cost (D)</i>		11,000	136,000		12,100	149,600
(C-D)Net Profit		12,800	149,600		14,080	164,560
Retained Income:			149,600			164,560

Notes: 1. Agreed Grace period: 3 Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)
Cash inflow		
Opening Balance	5,000	194,600
Capital Infusion by Investor	100,000	-
Sales	816,000	897,600
Total Receipts	921,000	1,092,200
Cash Outflow		
Cost of goods sold	530,400	583,440
Operating expenses	136,000	149,600
Return to investor (including Transfer fee)	60,000	60,000
Total payment	726,400	793,040
Closing Balances	194,600	299,160

SWOT ANALYSIS

STRENGTH

- ❖ Employment:
Self: 1
Others (beyond family): 01
- ❖ Ownership in his own name;
- ❖ Skill & Experience.

WEAKNESS

- ❖ Can not supply products as per demand lack of sufficient capital;
- ❖ Shortage of quality product.

OPPORTUNITIES

- ❖ Local Demand;
- ❖ Investor's money will be payback in 2 years.

THREATS

- ❖ Theft;
- ❖ Fire burn;
- ❖ Political Unrest.

Presented at 5th Ex. SB Design Lab on 28th July, 2015
at Grameen Kalyan

Thank you

Pictures

My Product









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Thank You