

Proposed NU Business Name: **UZZOL FURNITURE HOUSE**



Project identification and prepared by: Md. Mozammel Haque,
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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	UZZOL MIAH
Age	:	20-08-1981 (34Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 Brothers and 3Sisters
Address	:	Vill: Herond Para P.O: Lauhati P.S: Delduar, 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	:	NASIMA BEGUM
(iii) Father's name	:	QURBAN ALI
(iv) GB member's info	:	Branch: Lauhati Delduar, Centre # 12 (Female), Member ID: 2578, Group No: 03 Member since: 25-09-1985 to 2/03/12 (27 Years) First loan: BDT 2000 /- Outstanding loan: Nil
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	:	15 years experience in running business. He has five years training
Other Own/Family Sources of Income	:	Business,Forigner
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-622519
Family's Contact No.	:	01714-245846
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	UZZOL FURNITURE HOUSE
Location	:	Heronda Para Lauhati Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 2,45,000/-
Financing	:	Self BDT 1,45,000/- (from existing business) 59% Required Investment BDT 1,00,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 12 ft= 300 square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Log, sclice Wood , Furniture making and selling . ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing 2 employee. ▪After getting equity fund one employee will be appointed. ▪ The shop is rented. ▪Collects goods from Local Market . ▪Agreed grace period is 3 months.

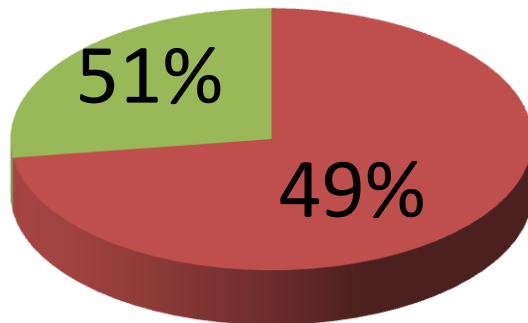
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood and Furniture Item		1,10,000	13,20,000
Total Sales (A)		110,000	13,20,000
Less. Variable Expense			
Wood and Furniture Item		77,000	9,24,000
Total variable Expense (B)		77,000	9,24,000
Contribution Margin (CM) [C=(A-B)]		33,000	3,96,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Transportation		7,000	84,000
Entertainment		150	18,00
Salary (staff)		12,000	144,000
Shop Rant		1,100	13,200
Total fixed Cost (D)		25,700	3,08,400
Net Profit (E) [C-D)		7,300	87,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sclice Wood (45sefti x 1,000)	45,000		45,000
Log wood (125 sefti x 800)	100,000	1,00,000	200,000
Total	145,000	100,000	245,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Wood and Furniture Item		155,000	18,60,000	19,53,000
Total Sales (A)		155,000	18,60,000	19,53,000
Less. Variable Expense				
Wood and Furniture Item		108,500	1,302,000	1,367,100
Total variable Expense (B)		108,500	1,302,000	1,367,100
Contribution Margin (CM) [C=(A-B)]		46,500	558,000	585,900
Less. Fixed Expense				
Electricity Bill		300	3,600	4,000
Mobile Bill		250	3,000	3,000
Salary (self)		5,000	60,000	60,000
Transportation		10,000	120,000	123,000
Entertanment		150	1,800	1,800
Salary (staff)		16,000	192,000	192,000
Rant		1,100	13200	13200
Non Cash Item				
Depreciation				
Total Fixed Cost		32,800	3,93,600	397,000
Net Profit (E) [C-D]		13,700	164,400	188,900
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	1,64,400	188,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,04,400
	Total Cash Inflow	2,64,400	2,93,300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,04,400	233,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience; 5 years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

