

## Proposed NU Business Name: **VAI VAI FURNITURE**



Project identification and prepared by: Md. Shah Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mujharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. JAHURUL ISLAM</b>
Age	:	22-5-1989(27 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Sister 5 Brother
Address	:	Vill: Akhrail, P.O: Alora, P.S: Kahalu, Dist: Bogra
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>MST. JOHURA BIBI</b>
(iii) Father's name	:	<b>MD. BULU MIA</b>
(iv) GB member's info	:	Branch: Norohotto Kahalo, Centre # 68(Female), Member ID: 2312, Group No: 02 Member since: 3-2-1992(07Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768208902
Mother's Contact No.	:	01766151964
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOHURA BIBI** joined Grameen Bank since 7 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI FURNITURE</b>
Location	:	Polipara bazar, Talora, Dupchachia
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 62% Required Investment BDT 100,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Furniture etc.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dupchachia, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

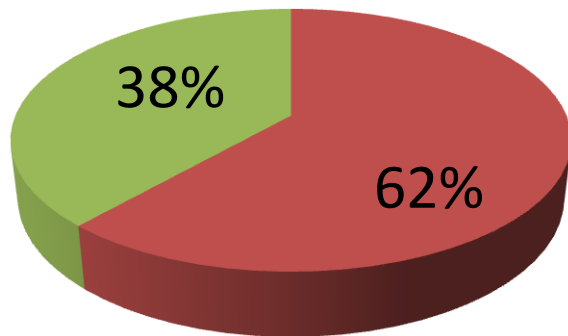
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Wood Furniture	123,000	1,476,000
<b>Total Sales (A)</b>	<b>123,000</b>	<b>1,476,000</b>
<b>Less. Variable Expense</b>		
Wood Furniture	79,950	959,400
<b>Total variable Expense (B)</b>	<b>79,950</b>	<b>959,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>43,050</b>	<b>516,600</b>
<b>Less. Fixed Expense</b>		
Rent	1,000	12,000
Electricity Bill	1,000	12,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	1,200	14,400
salary (staff)	28,000	336,000
Entertainment	300	3,600
Guard	150	1,800
<b>Total fixed Cost (D)</b>	<b>37,050</b>	<b>444,600</b>
<b>Net Profit (E) [C-D]</b>	<b>6,000</b>	<b>72,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot (2 x 12000)	24,000	0	24,000
Soap (2 x 14000)	28,000	0	28,000
Showcase (1 x 15000)	15,000	0	15,000
Dressing Table (1)	9,000	0	9,000
Wood (100 x 900)	84,000	100,000	184,000
<b>Total</b>	<b>160,000</b>	<b>100,000</b>	<b>260,000</b>

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Wood Furniture	160,000	1,920,000	2,016,000
<b>Total Sales (A)</b>	<b>160,000</b>	<b>1,920,000</b>	<b>2,016,000</b>
<b>Less. Variable Expense</b>			
Wood Furniture	104,000	1,248,000	1,310,400
<b>Total variable Expense (B)</b>	<b>104,000</b>	<b>1,248,000</b>	<b>1,310,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>56,000</b>	<b>672,000</b>	<b>705,600</b>
<b>Less. Fixed Expense</b>			
Rent	1,000	12,000	12,000
Electricity Bill	1,000	12,000	13,000
Mobile Bill	500	6,000	7,000
Salary (self)	5,000	60,000	60,000
Transportation	1,800	21,600	23,500
salary (staff)	35,000	420,000	420,000
Entertainment	300	3,600	4,000
Guard	150	1,800	1,800
<b>Total Fixed Cost</b>	<b>44,750</b>	<b>537,000</b>	<b>541,300</b>
<b>Net Profit (E) [C-D]</b>	<b>11,250</b>	<b>135,000</b>	<b>164,300</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	135,000	164,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		75,000
	<b>Total Cash Inflow</b>	<b>235,000</b>	<b>239,300</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,000</b>	<b>179,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

