

Proposed NU Business Name: **JAHID FURNITURE**



Project identification and prepared by: Md Shahinur Rahman,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DELBOR HOSSEIN
Age	:	20-07-1985 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Bagra Colony P.O: Sherpur, P.S: Sherpur, Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST DILFUL BEGUM
(iii) Father's name	:	MD JALAL UDDIN
(iv) GB member's info	:	Branch: Kusumbi, Sherpur, Centre # 42(Female), Member ID: 3645, Group No:07 Member since: 03-02-1989 (08Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 6000, 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	:	15 years experience in running business. Own business 15 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-71559
Mother's Contact No.	:	01769-930162
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST DIFUL BEGUM joined Grameen Bank since 08 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	:	JAHID FURNITURE
Location	:	Bagra Coloni, Sherpur
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/-(from existing business) 83% Required Investment BDT 80,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wooden furniture▪Average 35 % gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪2 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Sherpur▪Agreed grace period is 3 months.

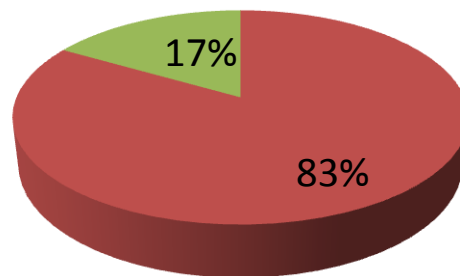
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	5700	171000	2052000
Total Sales (A)	5700	171000	2052000
Less Variable Expense			
Wooden furniture	3705	111150	1333800
Total variable Expense (B)	3,705	111150	1333800
Contribution Margin (CM) [C=(A-B)]	1,995	59850	718200
Less Variable Expense			
Transportation		9,000	108000
Salary (self)		5000	60000
Salary(Staff)		36000	432000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		50,500	606000
Net Profit (E)= [C-D]		9,350	112200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rain Koori	122	400	48,800	0	0	0	48,800
Raendy Koroi	450	325	146,250	0	0	0	146,250
Ucaliptus	125	350	43,750	20	300	6,000	49,750
Sofa	3	22000	66,000	0	0	0	66,000
Boz cot	2	25000	50,000	0	0	0	50,000
Semi box cot	9	4600	41,400	0	0	0	41,400
Entry golai	0	0	0	150	400	60,000	60,000
Color	0	0	0	0	0	14,000	14,000
Others	0	0	3,800	0	0	0	3,800
Total		52675	400,000	170	0	80,000	480,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden furniture	7600	228000	2736000	2872800
Total Sales (A)	7600	228000	2736000	2872800
Less Variable Expense				
Total variable Expense (B)	4,940	148200	1778400	1867320
Contribution Margin (CM) [C=(A-B)	2,660	79800	957600	1005480
Less Variable Expense				
Transportation		10,000	120000	121,000
Salary (self)		5000	60000	60,000
Salary(Staff)		46000	552000	552,000
Entertainment		200	2400	2,400
Mobile bill		350	4200	4,300
Total fixed cost (D)		61,550	738600	739,700
Net Profit (E)= [C-D]		18250	219000	265,780
Investment Payback			48,000	48,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	219,000	265,780
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		171,000
	Total Cash Inflow	299000	436780
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	171,000	388780

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

