

Proposed NU Business Name: **AKHI FURNITURE**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RONI
Age	:	17-03-1992 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Magura, P.O: Choumohoni, P.S: Dupchachia, 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	:	BEDANA BEGUM
(iii) Father's name	:	MD SHAJAHAN ALI
(iv) GB member's info	:	Branch: Gobindopur, Dupchachia, Centre # 32(Female), Member ID: 3437, Group No: 04 Member since: 10-08-2006 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000/- Outstanding loan: BDT 20,100/-
(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	:	5 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.	:	01799-878525
Mother's Contact No.	:	01728-976110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEDANA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKHI FURNITURE
Location	:	Choumohoni Bazaar, Dupchachia, Bogra
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 145,000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture item etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 7 employee.▪Two employee will be appointed.▪The shop is rented.▪Collects goods from Dupchachia.▪Agreed grace period is 3 months.

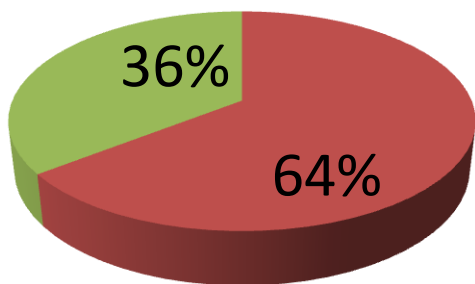
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	166,000	1,992,000
Total Sales (A)	166,000	1,992,000
Less. Variable Expense		
Furniture	107,900	1,294,800
Total variable Expense (B)	107,900	1,294,800
Contribution Margin (CM) [C=(A-B)]	58,100	697,200
Less. Fixed Expense		
Rent	1,400	16,800
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	10,000	120,000
Entertainment	500	6,000
Guard	30	360
Salary (staff)	35,000	420,000
Total fixed Cost (D)	52,630	631,560
Net Profit (E) [C-D]	5,470	65,640

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cot	8	10000	80,000	0	0	0	80,000
Wear Drope	1	5000	5,000	0	0	0	5,000
Sofa	1	10000	10,000	0	0	0	10,000
Wood	10	1000	10,000	0	0	0	10,000
Door	2	15000	30,000	0	0	0	30,000
Security	1	10000	10,000	0	0	0	10,000
Mehogoni Wood	0	0	0	12	2500	30,000	30,000
Anti Koroi	0	0	0	20	1000	20,000	20,000
Ucaliptus	0	0	0	10	600	6,000	6,000
Black berry wood	0	0	0	20	1200	24,000	24,000
Total	23		145,000			80,000	225,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 80,000
- Total 225,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Furniture	218,000	2,616,000	2,746,800
Total Sales (A)	218,000	2,616,000	2,746,800
Less. Variable Expense			
Furniture	141,700	1,700,400	1,785,420
Total variable Expense (B)	141,700	1,700,400	1,785,420
Contribution Margin (CM) [C=(A-B)]	76,300	915,600	961,380
Less. Fixed Expense			
Rent	1,400	16,800	16,800
Electricity Bill	400	4,800	5,500
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	13,000	156,000	160,000
Entertainment	500	6,000	7,000
Guard	30	360	360
Salary (staff)	45,000	540,000	540,000
Total Fixed Cost	65,730	788,760	795,160
Net Profit (E) [C-D]	10,570	126,840	166,220
Investment Payback		48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	126,840	166,220
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		78,840
	Total Cash Inflow	206,840	245,060
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	78,840	197,060

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:09
Experience & Skill : 5 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






Natural
Beautiful











FAMILY PICTURE

