Proposed NU Business Name: THREE BROTHERS FURNITURE



Project identification and prepared by: Md. Shahidul Islam, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD SOHEL RANA			
Age	:	21-07-1985 (31 Years)			
Education, till to date	•	Class VIII			
Marital status	:	Unmarried			
Children	•	NA			
No. of siblings:	:	03 Brothers & 03 Sisters			
Address	:	Vill: Bausa Hatpara, P.O: Bagha, P.S: Bagha Dist: Rajshahi.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST RABEYA BEGUM MD MOTALEB HOSSAIN Branch: Arani, Bagha , Centre # 42 (Female), Member ID: 3722/1, Group No: 07 Member since: 27-05-2000 (16 Years) First Ioan: BDT 5000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 150000, Outstanding Ioan: BDT 80220 Ownself No No 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		15 years experience in running business. 10 years in own business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-660275
Sister son's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

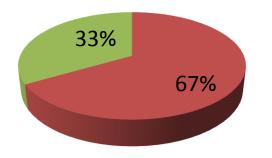
MST RABEYA BEGUM joined Grameen Bank since 16 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	THREE BROTHERS FURNITURE			
Location	:	Bausa Ghat			
Total Investment in BDT	:	BDT 150,000/-			
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Wooden Furniture Average 30% gain on sales. The business is operating by entrepreneur. Existing 07 employee. The shop in own place. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue(Sales)						
Wooden furniture	8000	240000	2880000			
Total Sales (A)	8000	240000	2880000			
Less Variable Expense						
Wooden furniture	5600	168000	2016000			
Total variable Expense (B)	5,600	168000	2016000			
Contribution Margin (CM) [C=(A-B)	2,400	72000	864000			
Less Variable Expense						
Electricity bill		3000	36000			
Transportation		5,000	60000			
Salary (self)		5000	60000			
Salary(Staff)		50000	600000			
Entertainment		500	6000			
Guard		100	1200			
Bank charge		100	1200			
Mobile bill		200	2400			
Total fixed cost (D)		63,900	766800			
Net Profit (E)= [C-D]		8,100	97200			

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Amount Price		Proposed	
			(BDT)			(BDT)	Total	
Jackfruit wood	50	1000	50,000	50	500	25,000	75,000	
Mehogoni Wood	50	1000	50,000	50	500	25,000	75,000	
Total	100	0	100,000	100	0	50,000	150,000	

Source of Finance



Entrepreneur's Contribution 100,000

- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2		
Revenue(Sales)						
Wooden furniture	9000	270000	3240000	3402000		
Total Sales (A)	9000	270000	3240000	3402000		
Less Variable Expense						
Wooden furniture	6300	189000	2268000	2381400		
Total variable Expense (B)	6,300	189000				
Contribution Margin (CM) [C=(A-B)	2,700	81000	972000	1020600		
Less Variable Expense						
Electricity bill		3500	42000	42500		
Transportation		5,500	66000	66,500		
Salary (self)		5000	60000	60000		
Salary(Staff)		50000	600000	600000		
Entertainment		500	6000	6000		
Guard		100	1200	1200		
Bank charge		100	1200	1200		
Mobile bill		300	3600	3700		
Total fixed cost (D)		65,000	714,000	776,200		
Net Profit (E)= [C-D]		16000	192000	244,400		
Investment Payback			30,000	30,000		

Cash	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	50,000				
1.2	Net Profit	192,000	244,400			
1.3	Depreciation (Non cash item)					
1.4	Opening Balance of Cash Surplus		162,000			
	Total Cash Inflow	242000	406400			
2	Cash Outflow					
2.1	Purchase of Product	50,000				
2.2	Payment of GB Loan					
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000			
	Total Cash Outflow	80,000	30000			
3	Net Cash Surplus	162,000	376400			



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 15 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;

THREATS

Theft Fire Political unrest Pictures





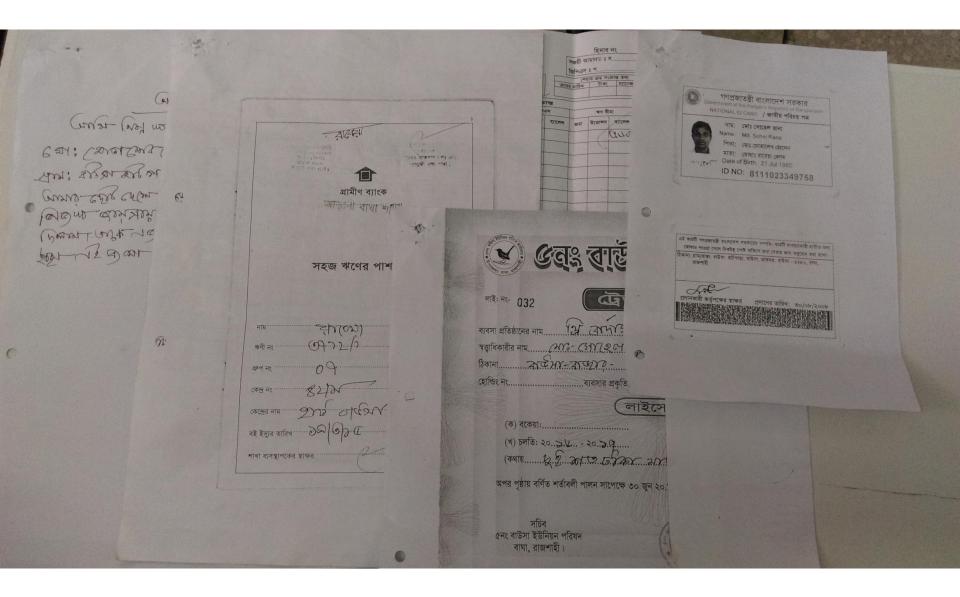












FAMILY PICTURE

