

Proposed NU Business Name: **PARSHWONATH FURNITURE**



Project identification and prepared by: Md Sirajul Islam
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIKROM DAS
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers & 4 Sisters
Address	:	Vill: Pothail, P.O: Abdullapur. P.S: Keranigonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NILU RANI DAS
(iii) Father's name	:	PARSHWONATH DAS
(iv) GB member's info	:	Branch: Basta Keranigonj, Centre # 07 (Female), Member ID: 1643/1, Group No: 05 Member since: 07-01-2002 (15 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 13840/-
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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-901285
Family's Contact No.	:	01825-233789
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILU RANI DAS joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PARSHWONATH FURNITURE
Location	:	Pothail, Rajabari, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 385,000/-
Financing	:	Self BDT 305,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Ikuria.▪Agreed grace period is 3 months.

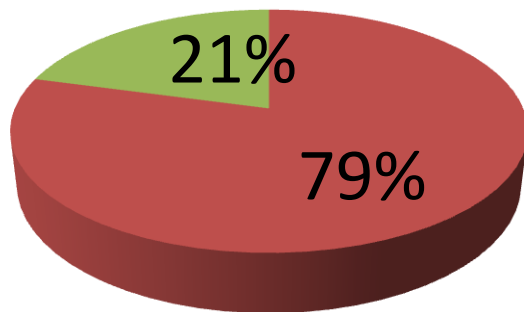
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Furniture item	70,000	840,000
Total variable Expense (B)	70,000	840,000
Contribution Margin (CM) [C=(A-B)]	30,000	360,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Entertainment	200	2,400
Salary (staff)	12,000	144,000
Total fixed Cost (D)	21,900	262,800
Net Profit (E) [C-D]	8,100	97,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cot	4	40000	160,000	0	0	0	160,000
Showcase	4	20000	80,000	0	0	0	80,000
Wear drop	1	30000	30,000	0	0	0	30,000
Wood	5	3000	15,000	32	2500	80,000	95,000
Security	1	20000	20,000	0	0	0	20,000
Fridge	0	0	0	0	0	0	0
Total	15		305,000	32		80,000	385,000

Source of Finance



■ Entrepreneur's Contribution 305,000

■ Investor's Investment 80,000

■ Total 385,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture item	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Furniture item	91,000	1,092,000	1,146,600	1,203,930
Total variable Expense (B)	91,000	1,092,000	1,146,600	1,203,930
Contribution Margin (CM) [C=(A-B)]	39,000	468,000	491,400	515,970
Less. Fixed Expense				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	3,000	36,000	38,000	40,000
Entertainment	200	2,400	3,000	3,500
Salary (staff)	12,000	144,000	144,000	144,000
Total Fixed Cost	23,000	276,000	280,000	283,500
Net Profit (E) [C-D]	16,000	192,000	211,400	232,470
Investment Payback		32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	192,000	211,400	232,470
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		160,000	339,400
	Total Cash Inflow	272,000	371,400	571,870
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	160,000	339,400	539,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 8 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











প্ৰজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: বিক্রম দাস
Name: Bakram Das

পিতা: পাশনাথ দাস

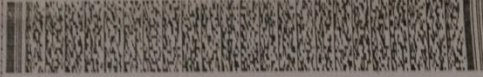
মাতা: নিলু রানী দাস
Date of Birth: 01 Jan 1989

বিক্রম দাস

ID NO: 2613813207405

এই কার্ডটি প্ৰজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী হারিয়ে অথবা
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: সোখাইল, ডাকঘর: রাজাবাড়ী - ১৩১০, কেরানীগঞ্জ, ঢাকা

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FAMILY PICTURE

