


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



Dependence on the Bagra

Project verified by: MD. Mozaharul Islam

  
**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MONNO MIA PK</b>
Age	:	07-08-1988 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	Nil
Address	:	Vill: Jogirvobon , P.O: Arola 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. MONOWARA BIBI</b>
(iii) Father's name	:	<b>MD. SAMSUL ISLAM PK</b>
(iv) GB member's info	:	Branch: Namuja Bogra, Centre # 61(Female), Member ID: 2348/1, Group No: 05 Member since: 17-10-2002 (07Years) First loan: BDT -3000
Further Information:		Existing Loan: BDT 30,000, 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	:	05 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.	:	01748-963319
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MONOWARA BIBI** joined Grameen Bank since 14 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HABIB FURNITURE</b>
Location	:	Bakadhigi Hat,Paikor, Kahalu, Bogra
Total Investment in BDT	:	BDT 163,000/-
Financing	:	Self BDT 83,000/-(from existing business) 77% Required Investment BDT 80,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 12 ft= 300 square ft
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 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Arola,Kahalu,Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

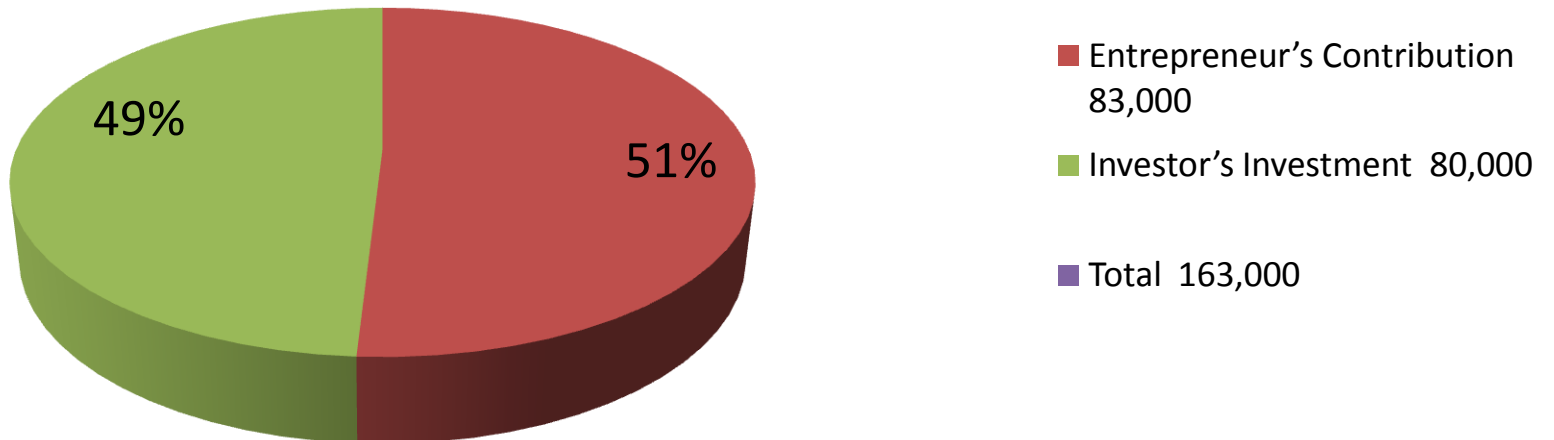
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
	70,000	840,000
<b>Total Sales (A)</b>	70,000	840,000
<b>Less Variable Expense</b>		0
	42,000	504,000
<b>Total variable Expense (B)</b>	42,000	504,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	28,000	336,000
<b>Less Variable Expense</b>		0
Rent	250	3,000
Electricity bill	300	3,600
Transportation	600	7,200
Salary (self)	5,000	60,000
Salary (staf)	9,000	108,000
Entertainment	300	3,600
Mobile bill	200	2,400
<b>Total fixed cost (D)</b>	15,650	187,800
<b>Net Profit (E)= [C-D]</b>	12,350	148,200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cot	4	12,000	48000	0	0	0	48000
Showcase	1	2000	2000	0	0	0	2000
Cherai machine	1	3,000	3000	0	0	0	3000
Mehaguni wood	0	0	0	15	2000	30000	30000
Antri wood	20	1,000	20000	30	1000	30000	50000
Ucalakter wood	0	1,000	0	20	1000	20000	20000
Security	1	10,000	10000	0		0	10000
<b>Total</b>	<b>27</b>	<b>0</b>	<b>83,000</b>	<b>65</b>	<b>0</b>	<b>80,000</b>	<b>163000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>				
	54,000	648,000	680,400	714,420
<b>Total variable Expense (B)</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>				
<b>Rant</b>	<b>250</b>	<b>3,000</b>	<b>3,150</b>	<b>3,308</b>
Electricity Bill	700	8,400	8,820	9,261
Mobile Bill	300	3,600	3,780	3,969
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	13,000	156,000	163,800	171,990
Transportation	800	9,600	10,080	10,584
Entertainment	500	6,000	6,300	6,615
<b>Total Fixed Cost</b>	<b>20550</b>	<b>246,600</b>	<b>258,930</b>	<b>271,877</b>
<b>Net Profit (E) [C-D]</b>	<b>15,450</b>	<b>185,400</b>	<b>194,670</b>	<b>204,404</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	185,400	194,670	204,404
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		153,400	316,070
	<b>Total Cash Inflow</b>	<b>265,400</b>	<b>348,070</b>	<b>520,474</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>153,400</b>	<b>316,070</b>	<b>488,474</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 05 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

