Proposed NU Business Name: POPI FURNITURE



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

Project verified by: Abdul Mannan Talukder



Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD BIJOY HOSSAIN		
Age	•	05-01-1997 (19 Y <i>ears)</i>		
Education, till to date	:	SSC		
Marital status	•	Single		
Children	:	N/A		
No. of siblings:	:	2 Brother		
Address		Vill: Baniapara, 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 MOST. POPI KHATUN MD UZZAL HOSSAIN Branch: Monigram, Centre # 33 (Female), Member ID: 3321/3, Group No: 07 Member since: 05-02-2000 (16 Years) First Ioan: BDT 5,000/-		
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 15,000/- Outstanding loan: BDT 5,032/- Mother No 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	:	05 years experience in running business. 03 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-247269
Family's Contact No.	:	01731-337703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

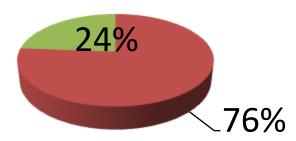
MOST. POPI KHATUN joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	POPI FURNITURE		
Location	:	Medical road, Bagha, Rajshahi.		
Total Investment in BDT	:	BDT 210,000/-		
Financing	:	Self BDT 160,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 15 ft= 150 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; wooden furniture etc. Average 35% gain on sales. The business is operating by entrepreneur. Existing 4 employee. One will be appointed. The shop is rented. Collects goods from Rajshahi. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Monthly	Yearly			
Revenue (sales)					
Furniture	80,000	960,000			
Total Sales (A)	80,000	960,000			
Less. Variable Expense					
Furniture	52,000	624,000			
Total variable Expense (B)	52,000	624,000			
Contribution Margin (CM) [C=(A-B)	28,000	336,000			
Less. Fixed Expense					
Electricity Bill	500	6,000			
Mobile Bill	300	3,600			
Salary (self)	5,000	60,000			
Transportation	2,000	24,000			
Rent	2,000	24,000			
Entertainment	100	1,200			
Salary (staff)	12,000	144,000			
Total fixed Cost (D)	21,900	262,800			
Net Profit (E) [C-D)	6,100	73,200			

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty.	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Mehogoni	50	800	40,000	63	800	50,000	90,000
Security	1	120000	120,000	0	0	0	120,000
Total	51		160,000	63		50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)							
Particular	Monthly	1st Year	2nd Year	3rd Year			
Revenue (sales)							
Furniture	110,000	1,320,000	1,386,000	1,455,300			
Total Sales (A)	110,000	1,320,000	1,386,000	1,455,300			
Less. Variable Expense							
Furniture	71,500	858,000	900,900	945,945			
Total variable Expense (B)	71,500	858,000	900,900	945,945			
Contribution Margin (CM) [C=(A-							
В)	38,500	462,000	485,100	509,355			
Less. Fixed Expense							
Electricity Bill	500	6,000	7,000	8,000			
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			
Rent	2,000	24,000	24,000	24,000			
Entertainment	100	1,200	1,200	1,200			
Salary (staff)	15,000	180,000	180,000	180,000			
Total Fixed Cost	26,000	312,000	315,700	319,200			
Net Profit (E) [C-D)	12,500	150,000	169,400	190,155			
Investment Payback		20,000	20,000	20,000			

Cash flow projection on business plan (rec. & Pay)								
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)				
1	Cash Inflow							
	Investment Infusion by							
1.1	Investor	50,000						
1.2	Net Profit	150,000	169,400	190,155				
1.3	Depreciation (Non cash item)		-	-				
	Opening Balance of Cash							
1.4	Surplus		130,000	279,400				
	Total Cash Inflow	200,000	299,400	469,555				
2	Cash Outflow							
2.1	Purchase of Product	50,000						
2.2	Payment of GB Loan							
	Investment Pay Back (Including							
2.3	Ownership Tr. Fee)	20,000	20,000	20,000				
	Total Cash Outflow	70,000	20,000	20,000				
3	Net Cash Surplus	130,000	279,400	449,555				



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:05 Experience & Skill : 5 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures











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FAMILY PICTURE

