

Proposed NU Business Name: **SILONIYA QUALITY FURNITURE**



Project identification and prepared by: MD Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MOHAMMED MONIR UDDIN</b>
Age	:	01-01-1983( 34Years)
Education, till to date	:	Class seven
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	06 Brothers
Address	:	Vill: East hirapur P.O: Silonya, P.S: Dagonvuiyan, Dist: Feni
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>FIROZE BEGUM</b>
(iii) Father's name	:	<b>LETE:SYEDUR RHAMAN</b>
(iv) GB member's info	:	Branch:Jayloskor , Centre # 20(Female), Member ID: 1541, Group No: 02 Member since: 26/06/1990 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831616257
Family's Contact No.	:	01884040149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FIROZE BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SILONIYA QUALITY FURNITURE</b>
Location	:	Feni road,Silonya bazar Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 9,80,000/-
Financing	:	Self BDT 9,00,000/- (from existing business) 92% Required Investment BDT 80,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 07 ft= 147 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 items etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka&amp;Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

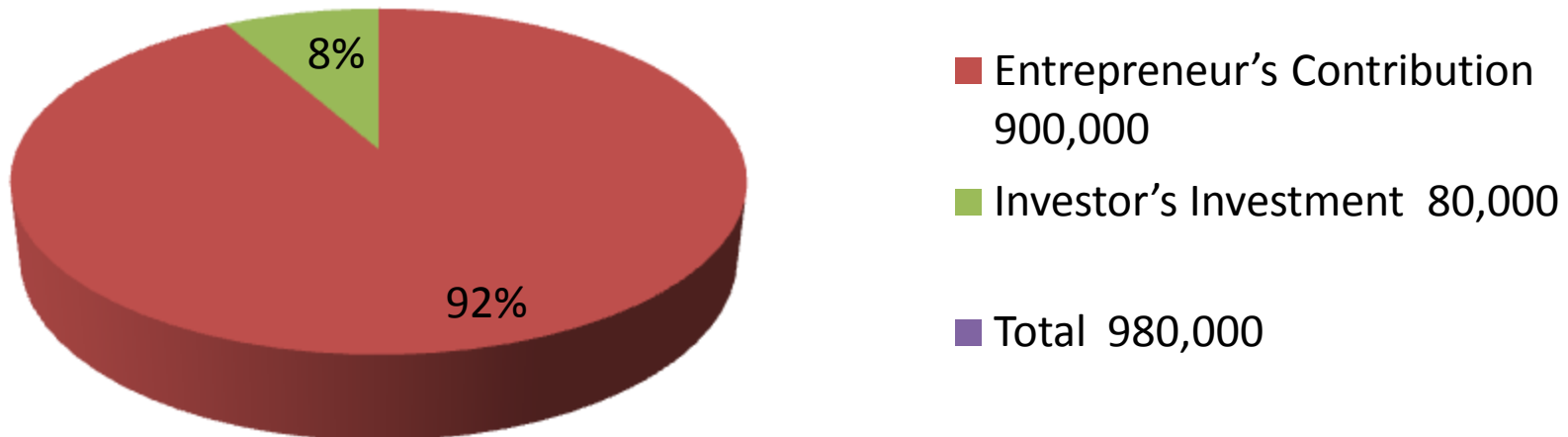
## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Steel Furniture	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Steel Furniture	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		1000	12000
Transportaion		1200	14400
Salary (Self)		5000	60000
Intertainment		100	1200
Gard		80	960
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		12830	153960
Net Profit (E)= [C-D]		9670	116040

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Laker Khat	10	8000	80000				80000
S S Khat	5	8000	40000				40000
Pretext board	17	4500	76500				76500
Pretext Wear drop	0	0	100000			50,000	150000
Plastic items	0	0	86000			30,000	116000
Kisten bank	5	3500	17500				17500
Security			500000				500000
<b>Total</b>	<b>37</b>		<b>900000</b>	<b>0</b>		<b>80,000</b>	980,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Steel Furniture	8400	252000	3024000	3175200	3333960
<b>Total Sales(A)</b>	<b>8400</b>	<b>252000</b>	<b>3024000</b>	<b>3175200</b>	<b>3333960</b>
<b>Less Variable Expense (B)</b>					
Steel Furniture	7140	214200	2570400	2698920	2833866
<b>Total Variable Expense</b>	<b>7140</b>	<b>214200</b>	<b>2570400</b>	<b>2698920</b>	<b>2833866</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1260</b>	<b>37800</b>	<b>453600</b>	<b>476280</b>	<b>500094</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		1000	12000	12300	12600
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		80	960	960	960
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12830</b>	<b>152160</b>	<b>153280</b>	<b>154436</b>
<b>Net Profit (E)= [C-D]</b>		<b>24970</b>	<b>299640</b>	<b>314622</b>	<b>330353</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	299,640	314622	330353.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		267640	550262
	<b>Total Cash Inflow</b>	<b>379,640</b>	<b>582,262</b>	<b>880,615</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<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>267,640</b>	<b>550,262</b>	<b>848,615</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 04 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











