

Proposed NU Business Name: **SRABONI FURNITURE**



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHASHIM BEPARY
Age	:	10-06-1984 (32Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	02 daughters
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill: basailP.O ;tol basailP.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUN NAHAR
(iii) Father's name	:	ABUL KASEM BEPARY
(iv) GB member's info	:	Branch: Imamgonj, Centre # 42(Female), Member ID: 3094/1, Group No: 03 Member since: 02-05-1995 (07Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04years of business experience. : 4 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-548726
Family's Contact No.	:	01737-097321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUN NAHAR joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SARABONI FURNITURE
Location	:	Imamgong bazar, sirajdikhan.
Total Investment in BDT	:	BDT 279,000/-
Financing	:	Self BDT 229,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 22 ft= 308 square ft
Security of the shop	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Almirah,box bed,dasin table etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from aubdullahpur.▪Agreed grace period is 3 months.

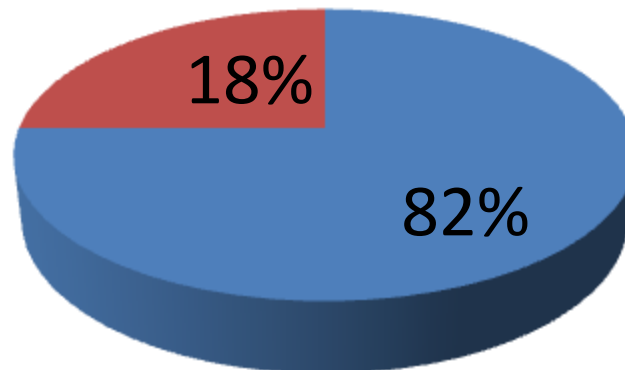
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
box bed,almirah,sukes etc	4,200	126,000	1,512,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Box bed,almirah,sukes etc	3,570	107,100	1,285,200
Total variable Expense (B)	3,570	107,100	1,285,200
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		100	1,200
Gird		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		13,850	166,200
Net Profit (E) [C-D]		5,050	60,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	02	30000	60000		01	30000	30000	90000
Semi bed	02	22000	44000		0	0	0	44000
Sucks	02	20000	40000		0	0	0	40000
Table	02	5000	10000		02	5000	10000	20000
Dassin table	02	15000	30000		0	0	0	30000
Chair	05	2000	10000		05	20000	10000	20000
widower	02	15000	30000		0	0	0	30000
security			5000		0	0	0	5000
Total			229,000				50,000	279,000

Source of Finance

■ Entrepreneur's contibution 229,000 ■ Investor's Investment 50,000 ■ Total 279,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
box bed,almirah,sukes etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
box bed,almirah,sukes etc	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		150	1,800	1,800	1,800
Mobile bill		300	3,600	3,780	3,969
Total Fixed Cost		13,850	166,200	167,220	168,291
Net Profit (E) [C-D]		8,650	103,800	116,280	129,384
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	103,800	116,280	129,384
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		83,800	180,080
	Total Cash Inflow	153,800	200,080	309,464
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	83,800	180,080	289,464

SWOT ANALYSIS

STRENGTH

Employment: 01 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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















FAMILY PICTURE

