

A Nobin Udyokta Project

Hannan Furniture



Project by : Abdul Hannan
Identified and Verified by :
Ala Uddin

Sonaimuri Unit
Anchal-2
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| | | |
|---|---|--|
| Name | : | Abdul Hannan |
| Permanent Address | : | Vill: Jowag Post: jowag P.S: Sonaimuri, District: Noakhali. |
| Age | : | 04/07/1994 |
| Marital status | : | Married |
| Children | : | One Son |
| No. of siblings: | : | One brothers, Four Sisters |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> |
| (ii) Mother's name | : | Ayesha Begum |
| (iii) Father's name | : | Nur Islam |
| (iv) GB member's info | : | Branch: jowag Centre: 65/m Group no: 03 |
| | : | Loanee no.: 8385/2 Member since: 2010, First loan: 5,000, Existing loan: , Outstanding: |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | N/A |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF | : | N/A |
| Education | : | Seven |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| | | |
|--|---|---------------------------|
| Present Occupation | : | Hannan Furniture |
| Initial Investment | : | 120,000 |
| Trade License/ Drug License | : | 375 |
| Business Experience And Training Info | : | 10 years |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01821626203 |
| NU Project Source/Reference | : | Sonaimuri Unit, Noakhali. |

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank since 2010 (10 years). At first she took a loan of Tk. 10000 from GB. NU's mother gradually improved their living standard by using GB loan.

PROPOSED BUSINESS Info.



| | | |
|--|---|--|
| Business Name | : | Hannan Furniture |
| Address/ Location | : | Kachari Bazar Main Road, Sonaimuri |
| Total Investment in BDT | : | 5,38,000/- |
| Financing | : | Self BDT 4,88,000 (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9% |
| Present salary/drawings from business (estimates) | : | 7000/- |
| Proposed Salary | : | 7,000/- |
| Proposed Business | : | |
| (i)% of present gross profit margin | : | 25% |
| (ii) Estimated % of proposed gross profit margin | : | 25% |
| (iii) Agreed grace period | : | 2 months |

PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--------------------------------------|-------------------------|----------------|----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| Present Stock Items: | 100,000 | | |
| বক্স খাট (২*৫০,০০০) | 48,000 | | |
| রাউন্ড খাট (২*২৪,০০০) | 60,000 | | |
| সুকেচ(২*৩০০০০) | 150,000 | | |
| সেগুন কাঠ | 100,000 | | |
| রেডি কাঠ | 30,000 | | |
| যন্ত্র-পাতি | | | |
| | | | 488,000 |
| Proposed items: | | 50,000 | 50,000 |
| Total Capital | 488,000 | 50,000 | 538000 |

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



| Present Stock items | | |
|---------------------|-----------------|----------|
| Product name | Unit (Quantity) | Amount |
| বক্স খাট | (২*৫০,০০০) | ১,০০,০০০ |
| রাউন্ড খাট | ২*২৪,০০০) | ৪৮,০০০ |
| সুকেচ | (২*৩০,০০০) | ৬০,০০০ |
| সেগুন কাঠ | | ১৫০,০০০ |
| রেডি কাঠ | | ১০০০০০ |
| যজ্ঞ-পাতি | | ৩০,০০০ |
| Total Present Stock | | ৪৮৮০০০ |

| Proposed items | | |
|----------------------|----------|--------|
| Product Name | Unit | Amount |
| গাছ | ৫*১০,০০০ | ৫০,০০০ |
| Total Proposed Stock | | 50,000 |

EXISTING BUSINESS OPERATIONS Info.



| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------------|-----------------|
| | Daily | Monthly | Yearly |
| Sales (A) | | 2,00,000 | 24,00,000 |
| <i>Less: Cost of sales (B)</i> | | 1,50,000 | 18,00,000 |
| Gross Profit C=(A-B) | | 50,000 | 6,00,000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 300 | 3,600 |
| Generator bill | | 200 | 2,400 |
| Shop Rent | | 1,200 | 14,400 |
| Night Guard bill | | 200 | 2,400 |
| Mobile bill | | 300 | 3,600 |
| Present salary/Drawings- self | | 7,000 | 84,000 |
| Employee(2*10,000) | | 20,000 | 2,40,000 |
| Conveyance or Transport] | | 200 | 2,400 |
| Others (fees, Entertainment, TL renew) | | 200 | 2,400 |
| Non Cash Item: | | | |
| Depreciation Expenses (15%) | | 375 | 4,500 |
| Total Operating Cost (D) | | 29,975 | 3,52,200 |
| Net Profit (C-D): | | 20,025 | 2,47,800 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---------------------------------|--------------|-----------------|-----------------|--------------|-----------------|-----------------|--------------|-----------------|-----------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales (A) | | 2,25,000 | 27,00,000 | | 2,50,000 | 30,00,000 | | 2,75,000 | 33,00,000 |
| Less: Cost of Sale (B) | | 1,68,750 | 20,25,000 | | 1,87,500 | 22,50,000 | | 2,06,250 | 24,75,000 |
| Gross Profit (A-B)=(C) | | 56,250 | 6,75,000 | | 62,500 | 7,50,000 | | 68,750 | 8,25,000 |
| Less: Operating Costs | | | | | | | | | |
| Electricity bill | | 300 | 3,600 | | 350 | 4,200 | | 400 | 4,800 |
| Generator bill | | 200 | 2,400 | | 200 | 2,400 | | 200 | 2,400 |
| Shop Rent | | 1,200 | 14,400 | | 1,200 | 14,400 | | 1,200 | 14,400 |
| Night Guard bill | | 200 | 2,400 | | 200 | 2,400 | | 200 | 2,400 |
| Mobile bill | | 350 | 3,600 | | 400 | 4,800 | | 450 | 5,100 |
| Present salary- self | | 7,000 | 84,000 | | 7,000 | 84,000 | | 7,000 | 84,000 |
| Employee(2*10,000) | | 20,000 | 2,40,000 | | 20,000 | 2,40,000 | | 20,000 | 2,40,000 |
| Conveyance or Transport | | 250 | 3,000 | | 200 | 2,400 | | 200 | 2,400 |
| Others (fees, TL renew) | | 300 | 36,00 | | 200 | 2,400 | | 200 | 2,400 |
| Non Cash Item: | | | | | | | | | |
| Depreciation (15%) | | 375 | 4,500 | | 375 | 4,500 | | 375 | 4,500 |
| Total Operating Cost (D) | | 30,175 | 3,62,100 | | 30,125 | 3,61,500 | | 30,225 | 3,62,700 |
| Net Profit (C-D) = (E) | | 26,075 | 3,12,900 | | 32,375 | 3,88,500 | | 38,525 | 4,62,300 |
| GT payback | | 20,000 | | | 20000 | | | 20000 | |
| Retained Income: | | 2,92,900 | | | 3,68,500 | | | 4,42,300 | |

CASH FLOW Projection on Business Plan (Rec. & Pay.)



| <i>Sl. No.</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|----------------|--|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 3,12,900 | 3,88,500 | 4,62,300 |
| 1.3 | Depreciation (Non cash item) | 4,500 | 4,500 | 4,500 |
| 1.4 | Opening Balance of Cash Surplus | | 2,77,400 | 6,30,400 |
| | Total Cash Inflow | 4,17,400 | 6,70,400 | 10,97,200 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |
| 3.0 | Net Cash Surplus | 347,400 | 6,50,400 | 10,77,200 |

SWOT Analysis



STRENGTH

- Skill and 8Years experience
- Quality service and product
- Seven days open in a week
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITY

- More customers within the area.
- Increasing demand.

THREATS

- Political Unrest
- Theft

Photographs



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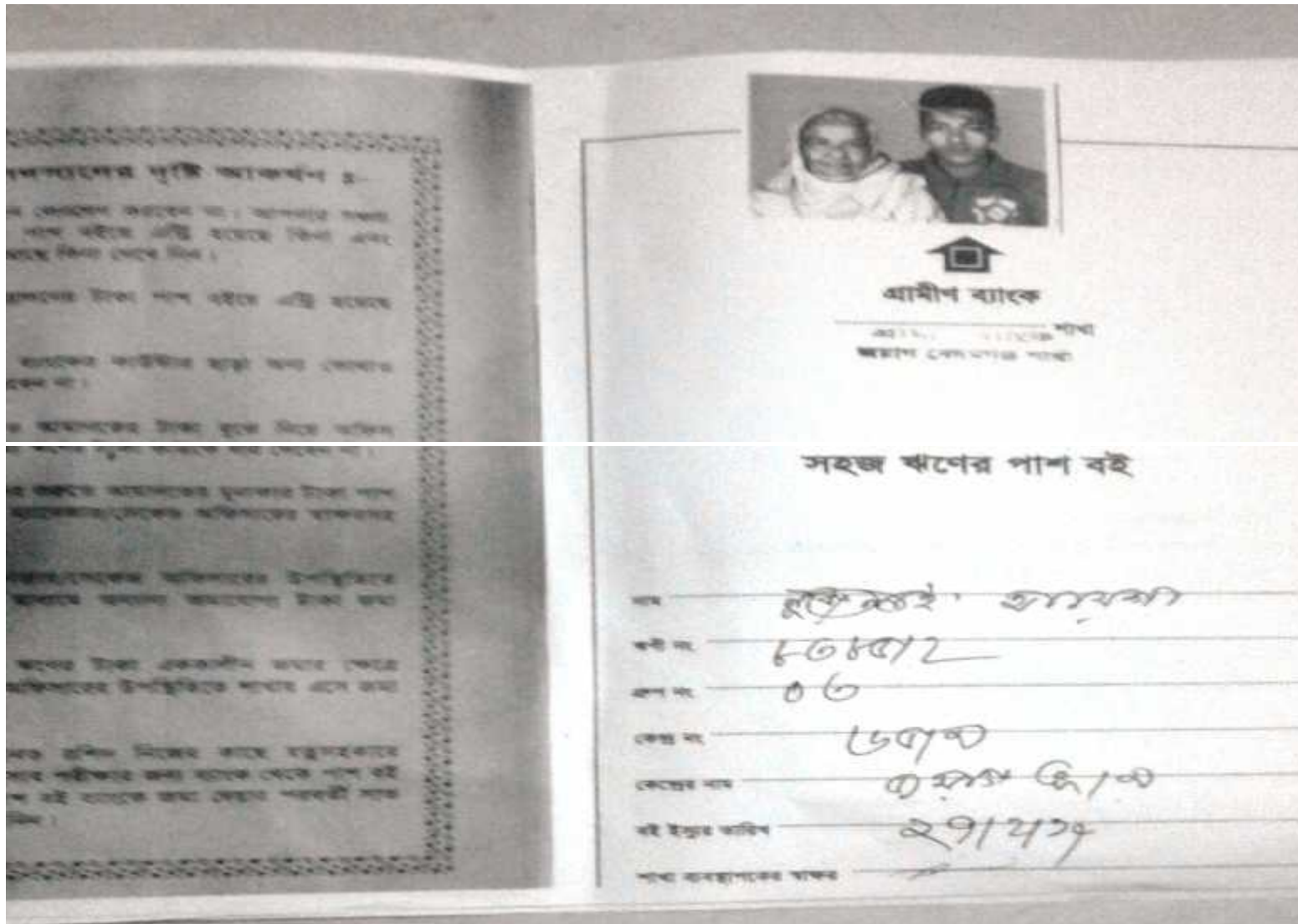
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