

Proposed NU Business Name: **SHIPU FURNITURE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMAL CHANDRA KOCH
Age	:	15-03-1988 (29 Years)
Education, till to date	:	Class - Six
Marital status	:	Married
Children	:	0 Son 01 Daughter
No. of siblings:	:	01 Brother 02 Sisters,
Address	:	Vill:Nolua P.O: Nolua , P.S: Shokipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOLAPOTI RANI
(iii) Father's name	:	GETENDRO NATH KOCH
(iv) GB member's info	:	Branch: Jadobpur, Centre # 77 (male), Member ID: 7956, Group No: 02 Member since: 25-07-1997 (20 Years) First loan: BDT 3,000
Further Information:		Existing Loan:1,00,000 /-, Outstanding loan:47,320/--
(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	:	06 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-400357
Mother's Contact No.	:	01682-792477
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOLAPOTI RANI joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIPU FURNITURE
Location	:	Noluia Bazar, Sokipur,Tangail
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,70,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 20 ft= 540 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business like as Furniture▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing five employees.▪Collects goods from Sokhipur.▪The shop is rented. Agreed grace period is three month.

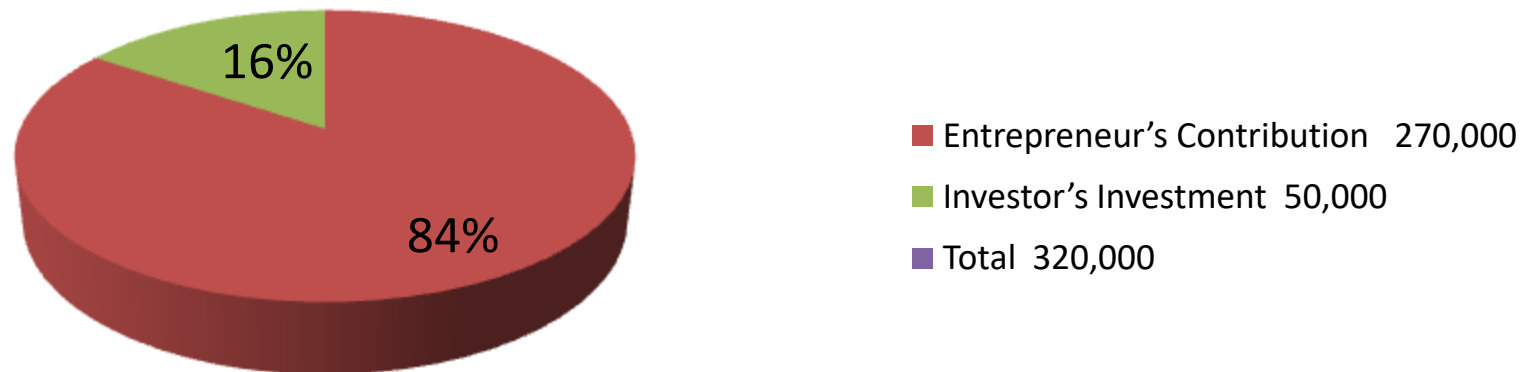
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Akashmoni,Sofa,Dressing Table,Bedstead ETC	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Akashmoni,Sofa,Dressing Table,Bedstead ETC	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		1000	12000
Transportaion		3000	36000
Salary (Self)		5000	60000
Entertainment		1000	12000
Gard		100	1200
Generator		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		12900	154800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Akshmoni	70	1,000	70,000	50	1,000	50,000	120,000
Bedstead	3	25,000	75,000			0	75,000
Sofa	2	30,000	60,000			0	60,000
Dressing Table	3	10,000	30,000			0	30,000
Security			20,000			0	20,000
Others			15,000			0	15,000
	78	66000	270,000	50	1000	50000	320000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Akashmoni,Sofa,Dressing Table,Bedstead ETC	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Akashmoni,Sofa,Dressing Table,Bedstead ETC	1750	52500	630000	661500	694575
Total Variable Expense	1750	52500	630000	661500	694575
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		1000	12000	12300	12600
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		12900	153600	155800	158090
Net Profit (E)= [C-D]		9600	115200	120960	127008
Investment Pay Back			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	115,200	120960	127008
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95200	196160
	Total Cash Inflow	165,200	216,160	323,168
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	95,200	196,160	303,168

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:05
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures



শিপু ফার্গিচার

খোঃ শ্রী শ্যামল চন্দ্র কোচ

এখানে সুদক্ষ কারীগড় দ্বারা অতিমাত্র সহকারে
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নলুয়া বাজার, সখিপুর, টাঙ্গাইল। মোবাইল ০১৭১১১১১১১১





श्री गुरु गणेशाय नमः
श्री गुरुभ्यो नमः













FAMILY PICTURE

