

Proposed NU Business Name: **SHIAM FURNITURE**



Project identification and prepared by: Md.Mizanur Rahman,
Bogra Shadar Unit, Bogra

Project verified by: MD. Muzaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AZIZUL HOQ
Age	:	27-11-1985(31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01Son 01Dugther
No. of siblings:	:	2 Brothers 02Sisters
Address	:	Vill: Dhora, P.O: Parihat P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ANOWARA KHATUN
(iii) Father's name	:	MD. ABEDALI SHAKIDAR
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 45(Female), Member ID: 7881/1, Group No: 12 Member since: 12-04-2001 (15 Years) First loan: BDT -1,000
Further Information:		Existing Loan: BDT 25,000/-, Outstanding loan: NIL
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-633596
Mother's Contact No.	:	01750-304669
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANOWARA KHATUN joined Grameen Bank since 15 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIAM FURNITURE
Location	:	Golabari,Gabtali,Bogra.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur.Existing 04 employees.▪After getting equity fund 01 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra shadar unit, Bogra.▪Agreed grace period is 3 months.

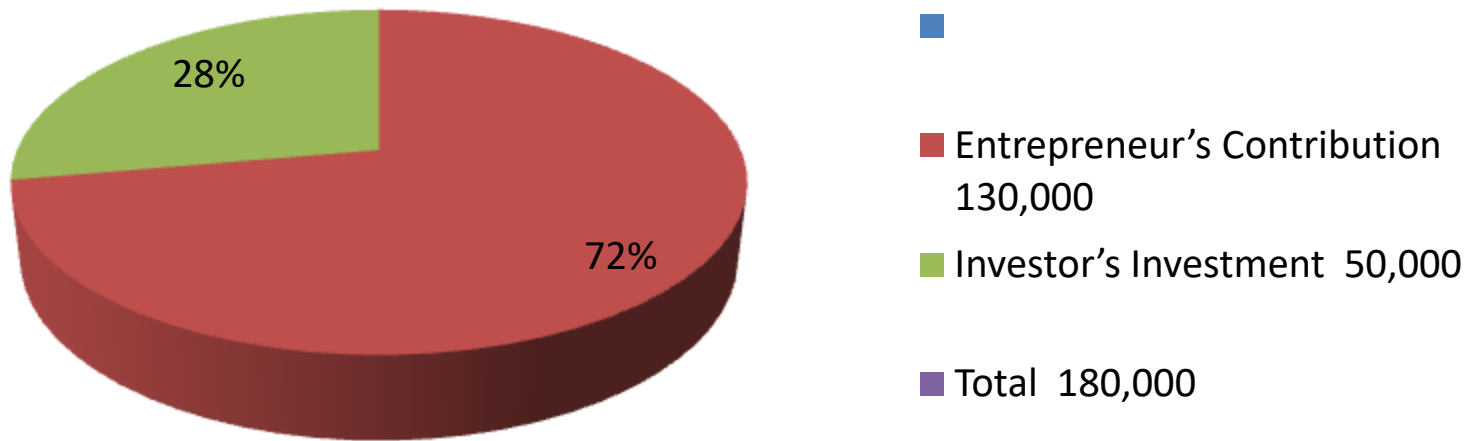
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Table,Alna,Sofa anda others Sales	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Khat,Table,Alna,Sofa,Others Production cost	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		20,400	244,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat	5	10000	50,000	0	0	0	50,000
Table	2	3500	7,000	0	0	0	7,000
War Dop	1	15000	15,000	0	0	0	15,000
Sofa	1	13000	13,000	0	0	0	13,000
Korai Kat	15	1000	15,000	50	1000	50,000	65,000
Security	1	30000	30,000	0	0	0	30,000
Total	0		130,000	0		50,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Khat,Table,Alna,Sofa anda others	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Khat,Table,Alna,Sofa,others Production cost	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12,000	144,000	144,000	144,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		20,500	246,000	246,000	246,000
Net Profit (E) [C-D]		15,500	186,000	207,600	230,280
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	186,000	207,600	230,280
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		166,000	353,600
	Total Cash Inflow	236,000	373,600	583,880
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	166,000	353,600	563,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 04
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Golabari,Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

