

Proposed NU Business Name: **ISMAIL FURNITURE MART**



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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KOBIR
Age	:	11-09-1988 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Dhopa Khagrata, P.O: Sonkhola, P.S: Ghatail, 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	:	MOST. KOHINOOR BEGUM
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 66 (Female), Member ID: 4831 Group No: 04 Member since: 07-02-1995 (20 Years) First loan: 6,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Eleven years experience in running business. He has training for 1 years.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-396134
Mother Contact No.	:	01860-677550, 01765-704011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Kohinoor Begum joined Grameen Bank since 20 years ago . At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL FURNITURE MART
Location	:	Shimul tali bazaar, Ghatail, Tangail.
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 11 ft= 154 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Wood, Furniture etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing two employees. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Pakutiya, Baniya para, Tangail. ▪Agreed grace period is 4 months.

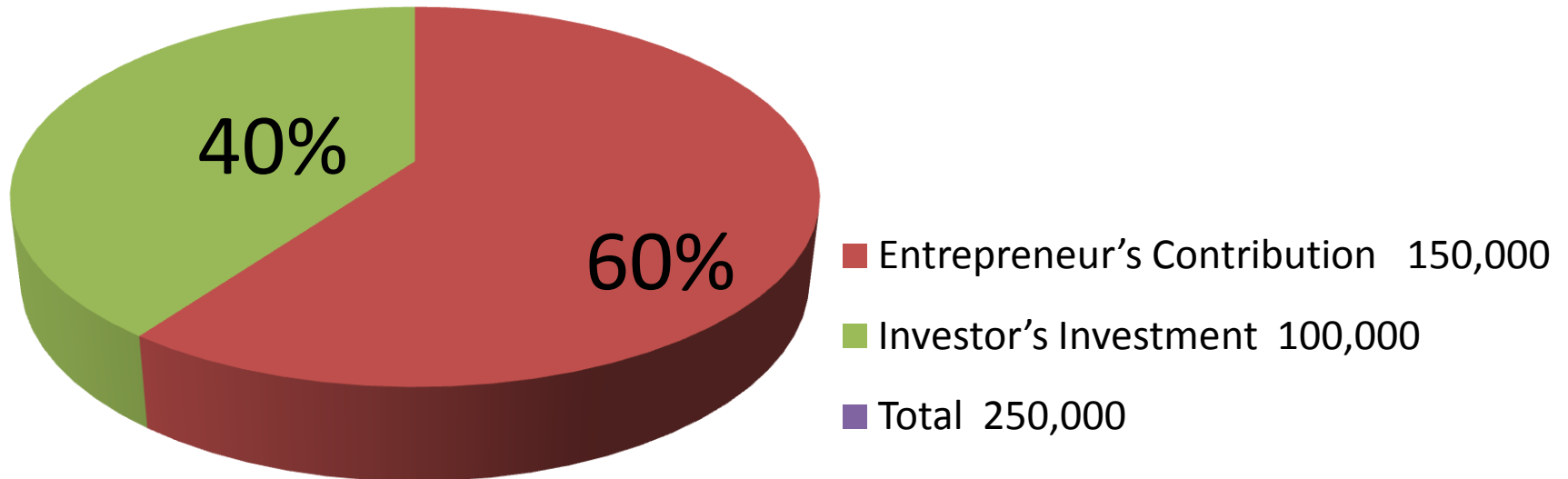
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Wood and accessories	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Rent	900	10,800
Electricity Bill	200	2,400
Generator Bill	100	1,200
Mobile Bill	300	3,600
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staff)	8,000	96,000
Entertainment	300	3,600
Total fixed Cost (D)	16,800	201,600
Net Profit (E) [C-D]	7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Furniture	70,000	-	70,000
Wood	75,000	1,00,000	1,75,000
Security	5,000	-	5,000
Total	1,50,000	1,00,000	2,00,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Furniture	125,000	1,500,000	1,575,000
Total Sales (A)	125,000	1,500,000	1,575,000
Less. Variable Expense			
Wood and accessories	87,500	1,050,000	1,102,500
Total variable Expense (B)	87,500	1,050,000	1,102,500
Contribution Margin (CM) [C=(A-B)]	37,500	450,000	472,500
Less. Fixed Expense			
Rent	900	10,800	10,800
Electricity Bill	200	2,400	3,000
Generartor Bill	100	1,200	1,500
Mobile bill & SMS Monitoring	400	4,800	5,200
Transportation	3,000	36,000	38,000
Salary (self)	5,000	60,000	60,000
Salary (staff)	12,000	144,000	144,000
Entertainment	400	4,800	5,200
Total Fixed Cost	22,000	264,000	267,700
Net Profit (E) [C-D]	15,500	186,000	204,800
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	186,000	204,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		126,000
	Total Cash Inflow	286,000	330,800
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	126,000	270,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 11 Years
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

