

Proposed NU Business Name: **VAI VAI FURNITURE**



Project identification and prepared by: MD. Sirajul Islam ,
DhigorUnit, Dhaka

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIFUL ISLAM KHAN
Age	:	04-08-1984(31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 daughters 1 son
No. of siblings:	:	2 Brothers 3 sisters
Address	:	Vill: Porabari,P.O: Porabari 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	:	(Late) Chahera Begum
(iii) Father's name	:	(Late) Mazlish Khan
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 27(Female), Member ID: 4195, Group No: 06 Member since: 20/03/89-05/10/2010 (26Years) First loan: 4,000 taka.
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	-
(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	:	Ten years experience in running business. He has three year training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793349733
Family's Contact No.	:	01686099943
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

(Late) Chahera Begum joined Grameen Bank 26 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI FURNITURE
Location	:	Porabari, Bus stand
Total Investment in BDT	:	BDT 3,54,000
Financing	:	Self BDT 2,04,000(from existing business) 63% Required Investment BDT 1,50,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 14ft= 420 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in Furniture business like Box Cot, Sofa ,Wardrobe ,Dressing table etc. ▪Average 35% gain on sales. ▪The business is operating by entrepreneur. Existing three employee. ▪After getting equity fund two employee will be appointed. ▪The shop is rented. ▪Collects goods from Modhupur,Shagordighi ▪Agreed grace period is 4 months.

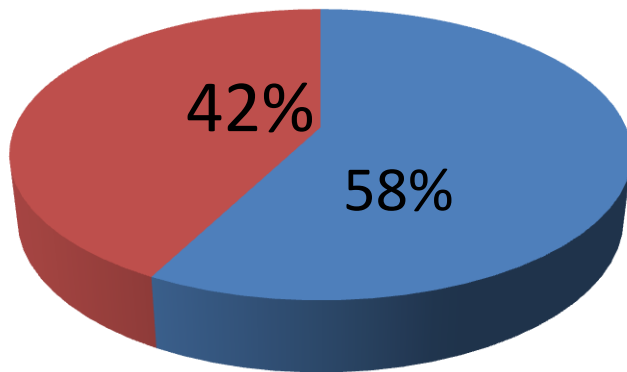
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	90,000	10,80,000
Total Sales (A)		
Less. Variable Expense		
Furniture	58,500	7,02,000
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	31,500	3,78,000
Less. Fixed Expense		
Rent	800	9,600
Electricity bill	300	3,600
Mobile Bill	300	3,600
Transportation	3,000	36,000
Salary (self)	5,000	60,000
Salary (staff)	12,000	1,44,000
Entertainment	500	6,000
Others	200	2,400
Total fixed Cost (D)	22,100	2,65,200
Net Profit (E) [C-D]	9,400	1,12,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Box Cot(2x20,000)	40,000		40,000
Sofa (1)	25,000		25,000
Wardrobe(1)	20,000		20,000
Dressing table (2x15,000)	30,000		30,000
Slice wood-Akashmoni(30ftx1500)	45,000		45,000
Slice wood-Jackfruit (15ftx2000)	30,000		30,000
Log-Akashmoni(20ftx700)	14,000	70,000	84,000
Log-Jackfruit		60,000	60,000
Log-Mehagani		20,000	20,000
Total	2,04,000	1,50,000	3,54,000

Source of Finance



■ Entrepreneur's Contribution : 204000

■ Investors Investment: 150000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture	1,30,000	15,60,000	16,38,000	17,19,900
Total Sales (A)	1,30,000	15,60,000	16,38,000	17,19,900
Less. Variable Expense				
Furniture				
Total variable Expense (B)	84,500	10,14,000	10,64,700	11,17,935
Contribution Margin (CM) [C=(A-B)]	45,500	5,46,000	5,73,300	6,01,965
Less. Fixed Expense				
Rent	800	9,600	9,600	9,600
Electricity bill	300	3,600	4,600	5,600
Mobile bill & SMS Monitoring	500	6,000	6,000	6,000
Transportation	5,000	60,000	65,000	70,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	17,000	2,04,000	2,04,000	2,04,000
Entertainment	500	6,000	6,000	6,000
Others	200	2,400	2,400	2,400
Total Fixed Cost	29,300	3,51,600	3,57,600	3,63,600
Net Profit (E) [C-D]	16,200	1,94,400	2,15,700	2,38,365
Investment Payback		60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,94,400	2,15,700	2,38,365
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,34,400	2,90,100
	Total Cash Inflow	3,44,400	3,50,100	5,28,465
2	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3	Net Cash Surplus	1,34,400	2,90,100	4,68,465

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 10 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

























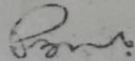


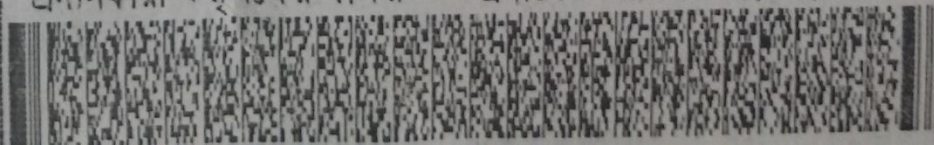
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সাইফুল ইসলাম খান
Name: MD. SAIFUL ISLAM KHAN
পিতা: মৃত মজলিস খান
মাতা: মৃত ছাহেরা বেগম
Date of Birth: 04 Aug 1984
ID NO: 9312817120251

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: পোড়াবাড়ী, পোড়াবাড়ী, ডাকঘর: নাগবাড়ী পোড়াবাড়ী - ১৯৮০,
ঘাটাইল, টাঙ্গাইল


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৮/২০০৮



FAMILY PICTURE