

Proposed NU Business Name: **BHAI BHAI FURNITURE HOUSE**



Project identification and prepared by: MD NURUL ISLAM,
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIDUL ISLAM
Age	:	02-04-1989 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	
Children	:	
No. of siblings:	:	4 Brother 3 Sisters
Address	:	Vill:Dighi Bill, P.O: Boro Rasalia, P.S: Tangail, 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	:	ZARINA BEGUM
(iii) Father's name	:	LATE MAJID MIA
(iv) GB member's info	:	Branch: Gala, Tangail, Centre # 47(Female), Member ID: 2718, Group No: 01 Member since: 18-06-2007 (09 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 30,000
(v) Who pays GB loan installment	:	N/A
(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.	:	01766417050
Mother's Contact No.	:	01761877655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZARINA BEGUM joined Grameen Bank since 9 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI FURNITURE HOUSE
Location	:	Kuijabari Baazar, Tangail
Total Investment in BDT	:	BDT 370000/-
Financing	:	Self BDT 270000/- (from existing business) 73% Required Investment BDT 1,00,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 20 ft = 800 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Furniture items.▪ Average 35 % gain on Ordered sale & 20% on Log▪ The business is operating by entrepreneur. Existing 2 employees.▪ 2 more will be appointed after getting money.▪ The shop is rented.▪ Collects goods from Dhaka▪ Agreed grace period is 3 months.

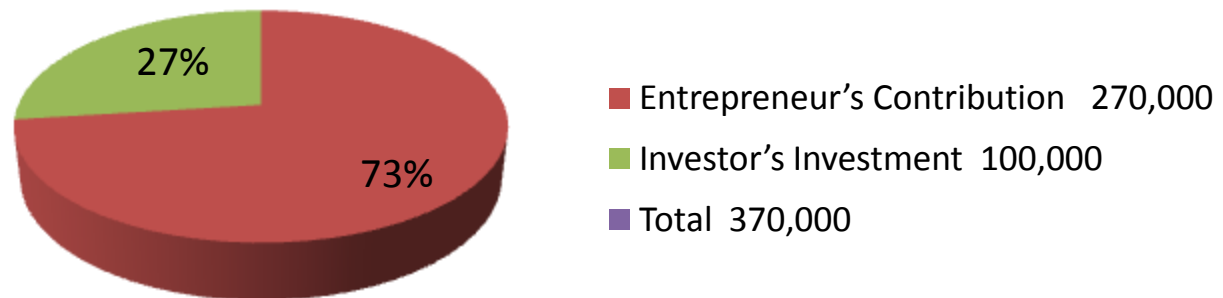
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Monthly ordered sale (Furniture)	80000	960000
Log	40000	480000
Total Sales (A)	120000	1440000
Less Variable Expense		
Mobiler accessories	52000	624000
Photocopy, picture print service	300	3600
Total variable Expense (B)	52300	627600
Contribution Margin (CM) [C=(A-B)]	36000	432000
Less Variable Expense		
Rent	1,500	18000
Electricity bill	1000	12000
Transportation	5,000	60000
Salary (self)	5000	
Salary(Staff)	15000	180000
Entertainment	300	3600
Guard	300	3600
Mobile bill	500	6000
Total fixed cost (D)	28,600	343200
Net Profit (E)= [C-D]	7,400	88800

Investment Breakdown

Particulars	Existing	Proposed	Total
Wood	100,000	50,000	150000
Cot	60,000		60000
Slice wood	110,000	50,000	160000
	270,000	100,000	370000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobiler accessories		130000	1560000	1638000
Photocopy, picture print service		60000	720000	756000
Total Sales (A)		190000	2280000	2394000
Less Variable Expense				
Monthly ordered sale Furniture		84500	1014000	1064700
Log		500	6000	6300
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)		57500	690000	724500
Less Variable Expense				
Rent		1,500	18,000	18,000
Electricity bill		1000	12000	12500
Transportation		5,000	60000	61,000
Salary (Self)		5000	60000	60000
Salary(Staff)		30000	360000	360000
Entertainment		400	4800	5000
Guard		150	1800	1800
Mobile bill		600	7200	7400
Total fixed cost (D)		43,500	522000	523,900
Net Profit (E)= [C-D]		14000	168000	200,600
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	168,000	200,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		108,000
	Total Cash Inflow	268000	308600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	108,000	248600

SWOT ANALYSIS

STRENGTH

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



ভাই ভাই ফার্নিচার হাউস

মোঃ মোঃ শহিদুল ইসলাম / মোঃ জাহিদুল ইসলাম (জাহিদ)

এখান আধুনিক ডিজাইনের সকল ধকার ফার্নিচারের অর্ডার
লাভ করা যায় ও বিক্রয় করা হয়। এছাড়া চিড়ি কাঠ
হানাপটে কাঠ, নাকড়ী মূলত মূল্য বিক্রয় করা হয়।

বি. দ্র: বিভিন্ন ধরনের গাছ কেনা হয়।

কুইজবাড়ী বাজার, চৌধুরি। ☎ ০১৭৬২ - ৮৭৭৬৫৫ (জাহিদ)
০১৭৬৬ - ৪১৭০৫০ (শহিদুল)













A man wearing a yellow tank top and black pants stands in the workshop, leaning against a large, vertically oriented wooden board with intricate carvings. He is looking towards the camera.

A man wearing a blue long-sleeved shirt and a blue head covering is kneeling on the floor, focused on carving a large, circular wooden piece. He is using a carving tool to create detailed patterns.

A large, circular wooden piece with intricate carvings lies on the floor. The carvings feature a central floral or sunburst motif surrounded by concentric, wavy lines. Several carving tools are scattered around the piece.

A large, dark wooden cabinet or workbench is positioned in the workshop. On top of it, there is a white speaker system consisting of a larger base unit and a smaller satellite unit. A red cloth is also visible on the surface.

Large stacks of various types of wood, including planks and boards, are leaning against the corrugated metal wall. The wood is organized in neat piles, showing different textures and colors.







FAMILY PICTURE

