

Proposed NU Business Name: **LOVE FURNITURE**



Project identification and prepared by: Md .Shah Alom,
Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN REZA
Age	:	10-09-1994 (23 Years)
Education, till to date	:	SSC
Marital status	:	Marrid
Children	:	-
No. of siblings:	:	01 Brother & 01 Sisters
Address	:	Vill: Choto Dhap, P.O: Dupchachia P.S: Dupchachia, 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	:	MST.TAHMINA KHATUN
(iii) Father's name	:	MD.ABDUL ALIM
(iv) GB member's info	:	Branch: Birkedar Kahalu, Centre # 07(Female), Member ID: 1832/1, Group No: 03 Member since: 15-01-1999(07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/- 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	:	10 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.	:	01743-608644
Mother's Contact No.	:	01761-325951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.TAHMINA KHATUN joined Grameen Bank since 18 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	:	LOVE FURNITURE
Location	:	Choto Dhap, Dupchachia, Bogra
Total Investment in BDT	:	BDT 719,400/-
Financing	:	Self BDT 619,400/-(from existing business) 86% Required Investment BDT 100,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 04 employee.▪ 01 employee will be appointed.▪The shop is rented.▪Collects goods from Dupchachia.▪Agreed grace period is 3 months.

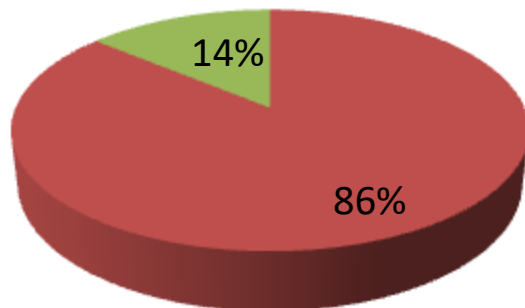
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	8,000	240000	2880000
Total Sales (A)	8,000	240000	2880000
Less Variable Expense			
	6,000	180000	2160000
Total variable Expense (B)	6,000	180000	2160000
Contribution Margin (CM) [C=(A-B)]	2,000	60000	720000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		600	7200
Transportation		1000	12000
Salary (self)		5,000	60000
Guard		100	1200
Salary (staf)		20,000	240000
Entertainment		500	6000
Mobile bill		500	6000
Total fixed cost (D)		31,700	380400
Net Profit (E)= [C-D]		28,300	339600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cot	20	8,000	160000	0	0	0	160000
Wear Drope	3	9000	27000	0	0	0	27000
Sofa	6	11,000	66000	0	0	0	66000
Dresing tabel	12	5,000	60000	0	0	0	60000
Still Cot	12	7,000	84000	5	7000	35000	119000
Mirsep	2	2,500	5000	0	0	0	5000
Micro Showkes	8	10,000	80000	0	0	0	80000
Still Alna	15	800	12000	20	800	16000	28000
TV Troly	3	1,800	5400	0	0	0	5400
wood	0	0	0	45	1000	45000	45000
others	0	0	0	100	40	4000	4000
Security	1	120,000	120000	0	0	0	120000
Total	82	0	619,400	170	0	100,000	719400

Source of Finance



- Entrepreneur's Contribution 619,000
- Investor's Investment 100,000
- Total 719,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
	10,000	300000	3600000	3780000
Total Sales (A)	10,000	300000	3600000	3780000
Less Variable Expense		0	0	0
	7,500	225000	2700000	2835000
Total variable Expense (B)	7,500	225000	2700000	2835000
Contribution Margin (CM) [C=(A-B)]	2,500	75000	900000	945000
Less Variable Expense			0	0
Rent		4,000	48000	50400
Electricity bill		800	9600	10080
Transportation		1500	18000	18900
Salary (self)		5000	60000	63000
Salary(Staff)		25,000	300000	315000
Guard		100	1200	1260
Entertainment		1000	12000	12600
Mobile bill		700	8400	8820
Total fixed cost (D)		38,100	457200	480060
Net Profit (E)= [C-D]		36,900	442800	464940
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	442800	464940
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		382,800
	Total Cash Inflow	542,800	847740
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)	60,000	60,000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	382,800	787740

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:02sss
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











সবার শিক্ষাধী হওয়া বিনা পয়সা



FAMILY PICTURE

