

Proposed NU Business Name: **Junaid Furniture**



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

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HARONUR RASHID
Age	:	12-02-1985 (32 Years)
Education, till to date	:	Class: Nine
Marital status	:	Marrid
Children	:	01 Son
No. of siblings:	:	02 Sisters
Address	:	Vill: Chokshola, P.O: Talora, 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.AFRUJA BEGUM
(iii) Father's name	:	MD.MAJID
(iv) GB member's info	:	Branch: Talora Dupchachia, Centre # 07(Female), Member ID: 6579, Group No: 09 Member since: 19-12-1998(20 Years) First loan: BDT 1500/-
Further Information:		Existing Loan: BDT 35,000/- Outstanding loan :9600/-
(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	:	15 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.	:	01737-008279
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.AFRUJA BEGUM joined Grameen Bank since 20 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JUNAID FURNITURE
Location	:	Railget,Talora, Dupchachia
Total Investment in BDT	:	BDT 337,000/-
Financing	:	Self BDT 257,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 40 ft= 800 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 40% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪ 01 employee will be appointed.▪The shop is rented.▪Collects goods from Talora,Dupchachia.▪Agreed grace period is 3 months.

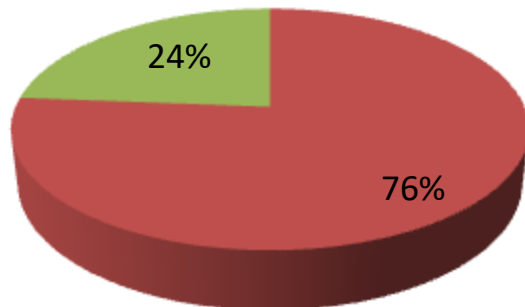
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Furniture item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less Variable Expense		0
Furniture item	60,000	720,000
Total variable Expense (B)	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	40,000	480,000
Less Variable Expense		0
Rent	2000	24,000
Electricity bill	500	6,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staf)	22,000	264,000
Entertainment	1,000	12,000
Guard	50	600
Mobile bill	500	6,000
Total fixed cost (D)	32,050	384,600
Net Profit (E)= [C-D]	7,950	95,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Doors	7	10,000	70000	0	0	0	70000
Windows	7	3000	21000	0	0	0	21000
Dresing tabel	2	5,000	10000	0	0	0	10000
Cot	4	10,000	40000	0	0	0	40000
Showkes	2	8,000	16000	0	0	0	16000
wood	100	1,000	100000	80	1000	80000	180000
Total	123	0	257,000	80	0	80,000	337000

Source of Finance



- Entrepreneur's Contribution 257,000
- Investor's Investment 80,000
- Total 337,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture item	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense		0	0	0
Furniture item	72,000	864,000	907,200	952,560
Total variable Expense (B)	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	48,000	576,000	604,800	635,040
Less. Fixed Expense		0	0	0
Rant	2000	24,000	25,200	26,460
Electricity Bill	600	7,200	7,560	7,938
Mobile Bill	600	7,200	7,560	7,938
Guard	50	600	630	662
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	25,000	300,000	315,000	330,750
Transportation	1500	18,000	18,900	19,845
Entertainment	1200	14,400	15,120	15,876
Total Fixed Cost	35950	431,400	452,970	475,619
Net Profit (E) [C-D]	12,050	144,600	151,830	159,422
Investment Payback		28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	144,600	151,830	159,422
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112,600	236,430
	Total Cash Inflow	224,600	264430	395852
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	28,000	28,000
3	Net Cash Surplus	112,600	236430	367852

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:02sss
Experience & Skill : 15 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

