

Proposed NU Business Name: **JONONY FURNITURE**



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Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Susanta Moni Das
Age	:	15-01-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	04 Brothers
Address	:	Vill: Boro Barha, P.O: Barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINOTY RANI
(iii) Father's name	:	KUSHINATH DAS
(iv) GB member's info	:	Branch: Komorgonj Nawabgonj, Centre # 48 (Female), Member ID: 3361/1, Group No: 02 Member since: 06/09/2014 First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: BDT11,208/-
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833-218715
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINOTY RANI joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONONI FURNITURE
Location	:	Barha Bridge,near primary school, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000(from existing business) 63% Required Investment BDT 60,000(as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgoj. ▪Agreed grace period is 3 months.

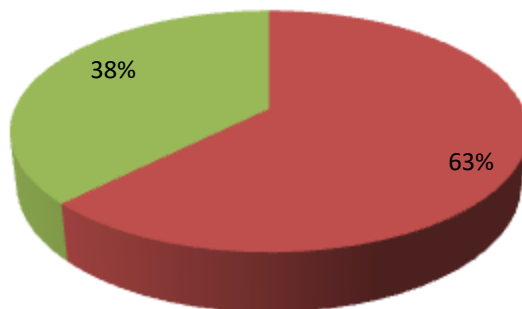
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Item	-	80,000	9,60,000
Total Sales (A)	-	80,000	9,60,000
Less. Variable Expense			
Wood Item	-	52,000	6,24,000
Total variable Expense (B)	-	52,000	6,24,000
Contribution Margin (CM) [C=(A-B)]	-	28,000	3,36,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		5,00	6,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		4,000	48,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		13,500	1,62,000
Net Profit (E) [C-D]		14,500	1,74,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	2	20,000	40,000	1	60000	60,000	100,000
Dressen Table	2	10,000	20,000	0	0	0	20,000
Door	2	10,000	20,000	0	0	0	20,000
Wood (Shegun)	5kb	4,000	20,000				20,000
Wood (gamari)	15kb	2000	30,000				
Total	6		1,00,000	1		60,000	1,60,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 60,000

■ Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Wood Item	-	1,00,000	12,00,000	12,60,000	13,23,000
Total Sales (A)	-	1,00,000	12,00,000	12,60,000	13,23,000
Less. Variable Expense					
SS Item	-	65,000	7,80,000	8,19,000	8,59,950
Total variable Expense (B)	-	65,000	7,80,000	8,19,000	8,59,960
Contribution Margin (CM) [C=(A-B)]	-	35,000	4,20,000	4,41,000	4,63,050
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		2,500	30,000	30,000	30,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3600	3,600
Entertainment		200	2,400	2,400	2,400
Total Fixed Cost (D)		14,500	1,74,000	1,74,000	1,74,000
Net Profit (E) [C-D]		20,500	2,46,000	2,67,000	2,89,050
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	2,46,000	2,67,000	2,89,050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,22,000	4,65,000
	Total Cash Inflow	3,06,000	4,89,000	7,54,050
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	2,22,000	4,65,000	7,30,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bridge Near Primary
School, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE