

Proposed NU Business Name: ANISHA FURNITURE MAT



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Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MEHEDI HASAN
Age	:	14-10-1985 (31 Years)
Education, till to date	:	Class- Ten
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	02 Brothers,02 sister.
Address	:	Vill:Horinbiska, P.O: Premtoli, P.S: Godagari, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. CHENBANU
(iii) Father's name	:	MD. AINUL HAQ
(iv) GB member's info	:	Branch: Dawpara Godagari, Centre # 09 (Female), Member ID: 1291/4, Group No: 03 Member since: 09-10-2013 (4Years) First loan: BDT 25,000
Further Information:		Existing Loan:30,000 /-, Outstanding loan:18,755/--
(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	:	12 years experience in running business. 08 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	Woodworking Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-072181
Mother's Contact No.	:	01959-082181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. CHENBANU joined Grameen Bank since 4 years ago. At first she took 25,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture .

Proposed Nobin Udyokta Business Info

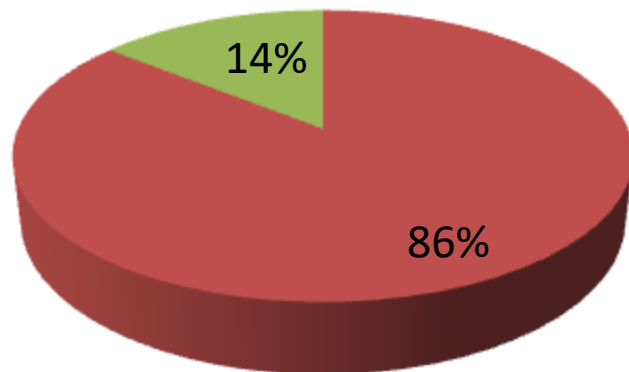
Business Name	:	ANISHA FURNITURE MAT
Location	:	Horina Biska, Premtoli, Godagari , Rajshahi.
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing four employees.▪Collects goods from Rajshahi.▪The farm is rented.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mahogany Wood,Bedstead,Door ETC	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			
Mahogany Wood,Bedstead,Door ETC	3250	97500	1170000
Total Variable Expense	3250	97500	1170000
Contribution Margin (CM) [C=(A-B)]	1750	52500	630000
Less Fixed Expense			
Rent		600	7200
Electric Bill		500	6000
Transportation		4000	48000
Salary (Self)		4000	48000
Salary (Staff)		20000	240000
Entertainment		200	2400
Mobil Bill		200	2400
Total Fixed Cost (D)		29500	354000
Net Profit (E)= [C-D]		23000	276000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mahogany Wood	150	1300	195000	25	1300	32500	227500
Bedstead	1	30000	30000				30000
Door	10	7000	70000			0	70000
Others			5000			17500	22500
						0	0
Total	10		300000	25		50,000	350,000

Source of Finance



- Entrepreneur's Contribution
300,000
- Investor's Investment 50,000
- Total 350,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mahogany Wood,Bedstead,Door ETC	5500	165000	1980000	2079000	2182950
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Mahogany Wood,Bedstead,Door ETC	3575	107250	1287000	1351350	1418918
Total Variable Expense	3575	107250	1287000	1351350	1418918
Contributon Margin (CM) [C=(A-B)]	1925	57750	693000	727650	764033
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	6300	6600
Transportaion		4000	48000	50400	52920
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		20000	240000	240000	240000
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		29500	354000	356800	359720
Net Profit (E)= [C-D]		28250	339000	355950	373748
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	339,000	355950	373747.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		319000	654950
	Total Cash Inflow	389,000	674,950	1,028,698
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	319,000	654,950	1,008,698

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 12 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

