

Proposed NU Business Name: **JAMAL FURNITURE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID HASSAN
Age	:	06-06-1994 (22 Years)
Education, till to date	:	LLB
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Surjanarayanpur P.O: Bhawal Narayanpur, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURUN NESA
(iii) Father's name	:	SHAMSUZZAMAN
(iv) GB member's info	:	Branch: Kapashia, Centre # 64 (Female), Member ID: 4501, Group No: 02 Member since: 12/04/1990 to 2017 (27 Years) First Loan: BDT 3,000 /-, Existing Loan: BDT 200,000/- Outstanding Loan: BDT 89,641/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	03 years experience in running business. He has 08 years training
Other Own/Family Sources of Income	:	Sewing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01856-663191
Family's Contact No.	:	01913-186842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURUN NESHA joined Grameen Bank since 27 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. She utilized loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAMAL FURNITURE
Location	:	Surjanarayanpur New Market, Kapashia, Gazipur
Total Investment in BDT	:	BDT 660,000/-
Financing	:	Self BDT 580,000/- (from existing business) 88% Required Investment BDT 80,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	BDT 0 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Cherai Wood, Gul Wood etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Local Area.▪Agreed grace period is 3 months.

Existing Business

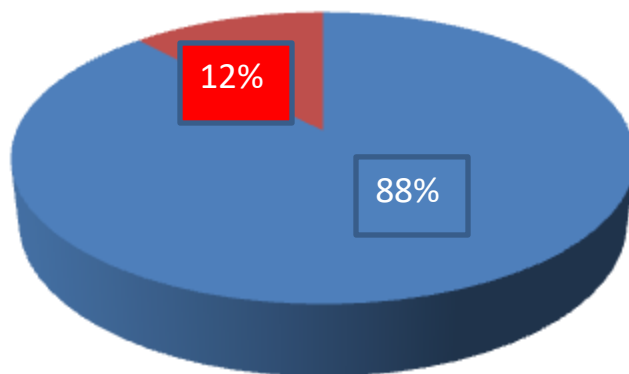
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bed, Table, Wall Cabinet, Waredrop, Sofa Set etc.		90,000	1,080,000
Total Sales (A)		90,000	1,080,000
Less. Variable Expense			
Wood and Furniture Items		63,000	756,000
Total variable Expense (B)		63,000	756,000
Contribution Margin (CM) [C=(A-B)]		27,000	324,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		100	1,200
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Total Fixed Cost (D)		14,550	174,600
Net Profit (E) [C-D]		12,450	149,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rular Bed	15,000	-	15,000
Box Bed	50,000	-	50,000
Tea Table	5,000	-	5,000
Dressing Table	30,000	-	30,000
Wall Cabinet	100,000	-	100,000
Ware Drop	20,000	-	20,000
Sofa Set	70,000	-	70,000
Cherai Wood	60,000	30,000	90,000
Gul Wood	230,000	50,000	280,000
Total	580,000	80,000	660,000

Source of Finance



■ Entrepreneur's Contribution- 580,000

■ Investor's Investment- 80,000

■ Total Investment- 660,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Bed, Table, Cabinet, Waredrop, Sofa Set etc.		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					
Wood and Furniture Items		84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)		84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]		36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		2,500	30,000	36,000	42,000
Electricity Bill		500	6,000	6,600	7,200
Transportation		3,000	36,000	42,000	48,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Guard		100	1,200	1,440	1,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	60,000
Total Fixed Cost		15,600	187,200	200,500	225,800
Net Profit (E) [C-D]		20,400	244,800	253,100	250,480
Investment Payback			32,000	32,000	32,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	244,800	253,100	250,480
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		212,800	433,900
	Total Cash Inflow	324,800	465,900	684,380
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	32,000	32,000
3	Net Cash Surplus	212,800	433,900	652,380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
Experience & Skill : 08 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

