

Proposed NU Business Name: **PURNIMA FERNITURE**

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Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLOB MONDAL
Age	:	13-04-1984 (33 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	01 Brothers & 02 Sisters
Address	:	Vill: Sholla, P.O: Sholla, 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	:	KAMONA RANI MONDAL
(iii) Father's name	:	KALACHAN MONDAL
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 35 (Female), Member ID: 9112, Group No: 12 Member since: 01/05/1994 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 1,00,000/- Outstanding loan: Nil
(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	:	Six 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.	:	01812-187012
Mother's Contact No.	:	01861-043300
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAMONA RANI MONDAL joined Grameen Bank since 22 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	:	PURNIMA FURNITURE
Location	:	Medical more,Sholla , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 6,80,000/-
Financing	:	Self BDT 5,80,000(from existing business) 88% Required Investment BDT 1,00,000(as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	44 ft x 30 ft= 1320 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 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Joypara. ▪Agreed grace period is 3 months.

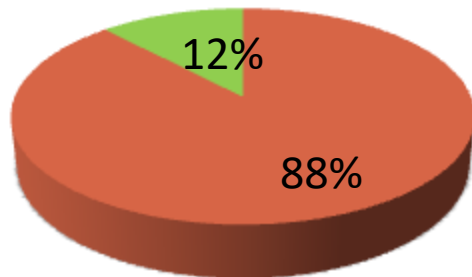
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Item	-	3,00,000	36,00,000
Total Sales (A)	-	3,00,000	36,00,000
Less. Variable Expense			
Wood Item	-	2,10,000	25,20,000
Total variable Expense (B)	-	2,10,000	25,20,000
Contribution Margin (CM) [C=(A-B)]	-	90,000	10,80,000
Less. Fixed Expense			
Rent		3,100	37,200
Electricity Bill		2,000	24,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		69,000	8,28,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Generator Bill		500	6,000
Total fixed Cost (D)		82,400	9,88,800
Net Profit (E) [C-D]		7,600	91,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	05	20,000	1,00,000				1,00,000
Showkej	04	25,000	1,00,000				1,00,000
Sofa	02	35,000	70,000				70,000
Were drop	03	22,000	66,000				66,000
Dresden table	05	15,000	75,000				75,000
Wood	20	4000	80,000	25	4,000	1,00,000	1,80,000
Others			9,000				
Security			80,000				80,000
Total			5,80,000			1,00,000	6,80,000

0% Source of Finance



- Entrepreneur's Contribution's :- 5,80,000
- Investor Investment's :- 1,00,000
- Total :- 6,80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Wood Item	-	3,30,000	39,60,000	41,58,000	43,65,900
Total Sales (A)	-	3,30,000	39,60,000	41,58,000	43,65,900
Less. Variable Expense					
SS Item	-	2,31,000	27,72,000	29,10,600	30,56,130
Total variable Expense (B)	-	2,31,000	27,72,000	29,10,600	30,56,130
Contribution Margin (CM) [C=(A-B)]	-	99,000	11,88,000	12,47,400	13,09,770
Less. Fixed Expense					
Rent		3,100	37,200	37,200	37,200
Electricity Bill		2,500	30,000	31,000	32,000
Transportation		2,500	30,000	31,000	32,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		69,000	8,28,000	8,28,000	8,28,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		500	3,600	3,700	3,700
Generator		500	6,000	6,400	6,400
Total Fixed Cost		83,600	10,03,200	10,05,600	10,06,600
Net Profit (E) [C-D]		15,400	1,84,800	2,41,800	3,03,170
Investment Payback			40,000	40,000	40,000

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	1,00,000		
1.2	Net Profit	1,84,800	2,41,800	3,03,170
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,44,800	3,46,600
	Total Cash Inflow	2,84,800	3,86,600	6,49,770
2	Cash Outflow			
2.1	Purchase of Product	1,80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3	Net Cash Surplus	1,44,800	3,46,600	6,09,770

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; Medecalmore,sholla,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest





PHOTOGRAPHY & VIDEO
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FAMILY PICTURE