

Proposed NU Business Name :SADIKUL FURNITURE HOUSE



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mad.AMINUR MIA
Age	:	02-07-1983(34 Years)
Education, till to date	:	Class five
Marital status	:	married
Children	:	1 son 1daughter
No. of siblings:	:	1 Brother,2 Sister.
Address	:	Vill: katorey .P.O: nagourpur , P.S: nagourpur , Dist: Tangail.
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.: jamula begum
(iii) Father's name	:	md :alomgiour hossion
(iv) GB member's info	:	Branch nagourpur Centre #38/m (Female), Member ID : 2947/1 , Group No:2 Member since:15/06/2006 First loan: BDT 5,000 /- Outstanding loan:19969
Further Information:		
(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	:	04years experience in running business. He has no training
Other Own/Family Sources of Income	:	agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747553633
Family's Contact No.	:	01715305495
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

jamula begum

joined Grameen 17years ago. At first she took BDT5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in. agriculture

Proposed Nobin Udyokta Business Info

Business Name	:	SADIKUL FURNITURE HOUSE
Location	:	Goyhata road nagourpur tangail
Total Investment in BDT	:	BDT230,000/-
Financing	:	Self BDT `170,000/- (from existing business 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 15ft= 600square ft
Security of the shop	:	50000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like : khat , draying table, Kate , shokuje , massif , shopa set▪The shop is rent.▪Collects goods from nagourpur▪Agreed grace period is 3 months.

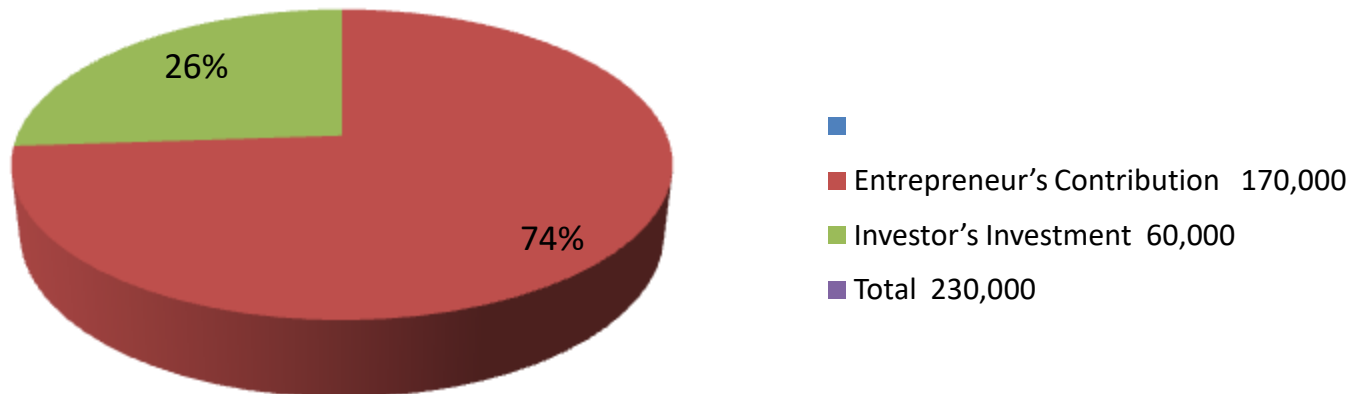
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
khat , draying table, Kate , shokuje , massif , shopa set	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
khat , draying table, Kate , shokuje , massif , shopa set	0	52500	630000
Total variable Expense (B)	0	52500	630000
Contribution Margin (CM) [C=(A-B)	0	22500	270000
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		500	6000
Transportation		,2000	24000
Mobile Bill		500	6000
Entertainment		500	6000
Gurd		0	0
janitor		0	0
Salary (self)		5,000	60,000
salary(staff)		5000	60000
Total fixed Cost (D)		15000	180000
Net Profit (E) [C-D)		7500	90000

khat	35000		35000
drenching table	10000		10000
shokuje	20000		20000
missef	5000		5000
shopa	30000		30000
kate	70000	60000	130000
Total	170000	60000	230000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
khat , draying table, Kate , shokuje , massif , shopa set	75000	900000	945000
Total Sales (A)	75000	900000	945000
Less. Variable Expense			
khat , draying table, Kate , shokuje , massif , shopa set	52500	630000	661500
Total variable Expense (B)	52500	630000	661500
Contribution Margin (CM) [C=(A-B)	22500	270000	283500
Less. Fixed Expense			
Rent	1500	18000	18000
Electricity Bill	500	6000	6200
Guard	0	0	0
Mobile Bill	500	6000	6200
generator	0	0	0
Entertainment	500,	6000	6000
transportation	2000	24000	24500
Salary (self)	5000	60,000	60,000
Salary(staff)	5000	60000	60000
Total Fixed Cost	15000	180000	180900
Net Profit (E) [C-D)	7500	90,000	102600
Investment Payback		36000	36000

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

Cash flow projection on business plan (rec. & Pay)			
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	90000	102600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		74000
	Total Cash Inflow	170000	176600
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	74000	140600

SWOT ANALYSIS

STRENGTH

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

