

Proposed NU Business Name :VHAI VHAI FURNITURE

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	:	Md.HASAN MIA
Age	:	21-08-1989(28 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	DAUGHTER
No. of siblings:	:	1 Brother,2 Sister.
Address	:	Vill: GOYHATA .P.O: GOYHATA , 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.:RENA BEGUM
(iii) Father's name	:	father :AJGOUR MEA
(iv) GB member's info	:	Branch nagourpur Centre #20/m (Female), Member ID : 2464/1 , Group No:06 Member since:01/07/2002 First loan: BDT 5000 /- Outstanding loan: 22000
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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765997290
Family's Contact No.	:	01729515084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENA BEGUM

joined Grameen 15years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

Business Name	:	VAHI, VAHI FURNITURE
Location	:	GOYHATA ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 165000/-
Financing	:	Self BDT 115 ,000/- (from existing business 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 50 ft= 600square ft
Security of the shop	:	70000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likeKHAT ,DACHINE TAYABLE DOOR KAT , , etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent.▪Collects goods from tangail▪Agreed grace period is 3 months.

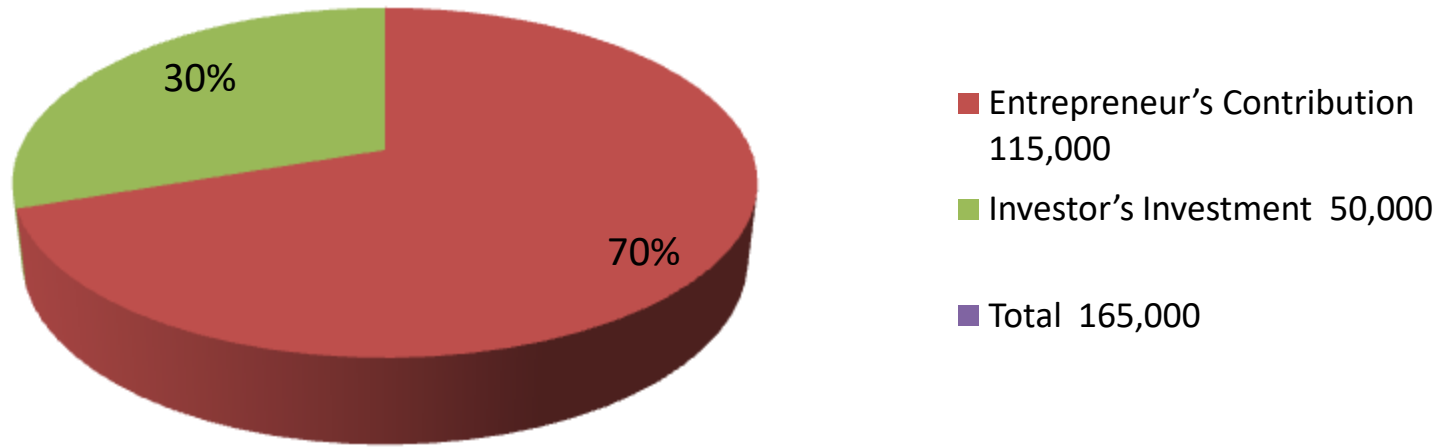
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
IKHAT ,DACHINE TAYABLE DOOR KAT	4400	133000	1596000
Total Sales (A)	4400	133000	1596000
Less. Variable Expense			
; IKHAT ,DACHINE TAYABLE DOOR KAT	0	106400	1276800
Total variable Expense (B)	0	106400	1276800
Contribution Margin (CM) [C=(A-B)]	0	26600	319200
Less. Fixed Expense			
Rent		2500	30000
Electricity Bill		500	6000
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
Salary (STAFF)		5000	60000
Salary (self)		10000	120,000
Total fixed Cost (D)		19100	229200
Net Profit (E) [C-D]		7500	90000

KHAT	25000		25000
DOOR	2000		2000
NOUKA	8000		8000
KAT	80000	50000	130000
Total	115000	50,000	165000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
eKHAT ,DACHINE TAYABLE DOOR KAT	133000	1596000	1675800
Total Sales (A)	133000	1596000	1675800
Less. Variable Expense			
KHAT ,DACHINE TAYABLE DOOR KAT	106400	1276800	1340640
Total variable Expense (B)	106400	1276800	1340640
Contribution Margin (CM) [C=(A-B)]	26600	319200	335160
Less. Fixed Expense			
Rent	2500	30000	30000
Electricity Bill	500	6000	6000
Guard	100	1200	1200
Mobile Bill	300	3600	3800
generator	0	0	0
Entertainment	200,	2400	2600
transportation	500	6000	6000
Salary(STAF)	10000	120000	120000
Salary (self)	5000	60,000	60,000
Total Fixed Cost	19100	229200	229600
Net Profit (E) [C-D]	7500	90000	105560
Investment Payback		30000	30000

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	50000	
1.2	Net Profit	90000	105560
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		60000
	Total Cash Inflow	140000	165560
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)	30000	30000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	60000	135560

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