

Proposed NU Business Name: **KANOK FERNITURE**



Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAMOL CHANDRA SUTRADHAR
Age	:	02-05-1983 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	2 Child
No. of siblings:	:	03 Brothers & 01 Sisters
Address	:	Vill: Aouna, P.O: Aouna, 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	:	PUSPO RANI SUTRADHAR
(iii) Father's name	:	ASUTOS SUTRADHAR
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 34 (Female), Member ID: 5514, Group No: 09 Member since: 01/05/1992 First loan: BDT 5,000/- Existing loan: BDT 60,000/- Outstanding loan: Nil
Further Information:		
(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.	:	01954464655
Mother's Contact No.	:	01768-078762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PUSPO RANI SUTRADHAR joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

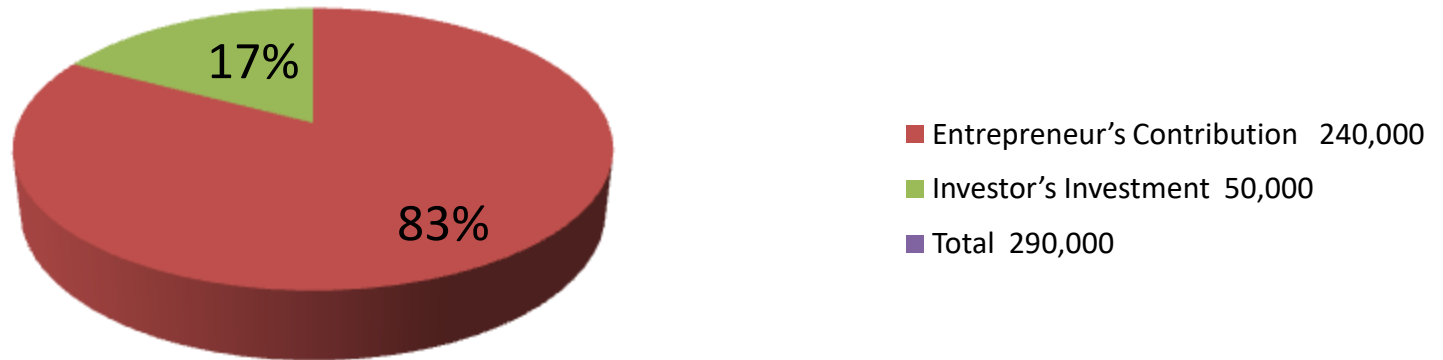
Proposed Nobin Udyokta Business Info

Business Name	:	KONOK FURNITURE
Location	:	Aouna bazar , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,40,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25 %
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 20% 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.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Trailaring Item		140000	1680000
	0	0	0
Total Sales(A)	0	140000	1680000
Less Variable Expense (B)			0
Leather		112000	1344000
Total Variable Expense	0	112000	1344000
Contributon Margin (CM) [C=(A-B)]		28000	336000
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1500	18000
Guard		150	1800
Salary (Staff-4)		12000	144000
Mobil Bill		200	2400
Generator		100	1200
Total Fixed Cost (D)		20550	246600
Net Profit (E)= [C-D]		7450	89400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	04	20,000	80,000			50000	1,00,000
Showkej	01	50,000	50,000				1,00,000
Sofa	01	60,000	60,000				70,000
Wood	25	2000	50,000				
Total			2,40,000			50,000	290000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tailoring Item	0	160000	1920000	2016000	2116800
	0	0	0	0	0
Total Sales(A)	0	160000	1920000	2016000	2116800
Less Variable Expense (B)					
Tailoring Item	0	128000	1536000	1612800	1693440
Total Variable Expense	0	128000	1536000	1612800	1693440
Contributon Margin (CM) [C=(A-B)]	0	32000	384000	403200	423360
Less Fixed Expense					
Electric Bill		600	7200	7500	7800
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Guard		150	1800	1800	1800
Entertainment		300	3600	3600	3600
Rent		1500	18000	18000	18000
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8300	95400	293800	2670200
Net Profit (E)= [C-D]		23700	284400	298620	313551
Investment Pay Back			20,000	20,000	20,000
		14000	8000		32000
		84000			

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	284,400	298620	313551
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	0	264400	543020
	Total Cash Inflow	364,400	563,020	856,571
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	264,400	543,020	836,571

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; Aouna bazar
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE