

Proposed NU Business Name: **ALLAHR DAN FURNITURE**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHIRUL ISLAM
Age	:	01-06-1989 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Brothers
Address	:	Vill: Khasertek P.O: Muksudpur P.S: Dohar 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	:	BEGUM
(iii) Father's name	:	ABDUS SAMAD
(iv) GB member's info	:	Branch: Joypara, Centre # 16 (Female), Member ID: 1513, Group No: 05 Member since: 1987-1997(27 years) First loan: BDT 2,000/- Existing loan: BDT 90,000/- Outstanding loan: 67560
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	12 years experience in running business. 12 years in own experience He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914160257
Mother's Contact No.	:	01822157476
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMIDA BEGUM joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

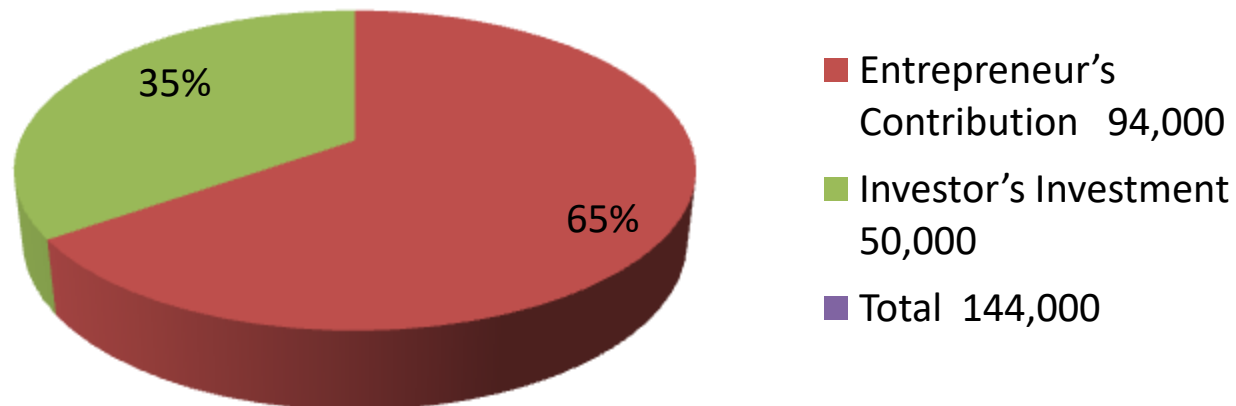
Proposed Nobin Udyokta Business Info

Business Name	:	ALLAHR DAN FURNITURE
Location	:	Shahinpur, tin dokan
Total Investment in BDT	:	BDT 144,000/-
Financing	:	Self BDT 94,000(from existing business) 35% Required Investment BDT 50,000(as equity) 65 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 12 ft= 480 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.▪Existing 08 Employee.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his busines in rented.▪Collects goods from Dohar.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Wood Item	9500	285000	3420000
	0	0	0
Total Sales(A)	9500	285000	3420000
Less Variable Expense (B)			0
Wood Item	7600	228000	2736000
Total Variable Expense	7600	228000	2736000
Contributon Margin (CM) [C=(A-B)]	1900	57000	684000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		40000	480000
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		52100	625200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khat,Almari,Showkej,Sofa , etc.			280,000			50,000	330,000
			0			0	0
	0	0	280,000	0	0	50,000	330,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Wood Item	10000	300000	3600000	3780000
0	0	0	0	0
Total Sales(A)	10000	300000	3600000	3780000
Less Variable Expense (B)				
Wood Item	8000	240000	2880000	3024000
Total Variable Expense	8000	240000	2880000	3024000
Contributon Margin (CM) [C=(A-B)]	2000	60000	720000	756000
Less Fixed Expense				
Rent		5000	60000	60000
Electric Bill		500	6000	6300
Transportaion		1,000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		40000	480000	480000
Entertainment		300	3600	3600
Gard			0	0
Generator			0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		52100	625200	626200
Net Profit (E)= [C-D]		7900	94800	99540
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	94,800	99540
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		64800
	Total Cash Inflow	144,800	164,340
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	80,000	30,000
3	Net Cash Surplus	64,800	134,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:08
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bridge Near Primary
School, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

