

Proposed NU Business Name: **NIRAB FURNITURE**



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAKIR HOSSEN
Age	:	02-01-1984(33Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	04 Brothers 02 sisters
Address	:	Vill: kotgaw P.O ;sikarpurP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROHIMA BEGUM
(iii) Father's name	:	HANIF CHOWDURI
(iv) GB member's info	:	Branch: Rosuniya, Centre # 12(Female), Member ID: 2181, Group No: 06 Member since:03-05-1994(07Years) First loan: BDT 3,000/- Existing loan; BDT 25,000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-653962
Family's Contact No.	:	01755-269202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NIRAB FURNITURE
Location	:	Rosuniya bazar sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 85,000/- (from existing business)69 % Required Investment BDT 60,000/- (as equity)31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 9 ft= 180 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The sop is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

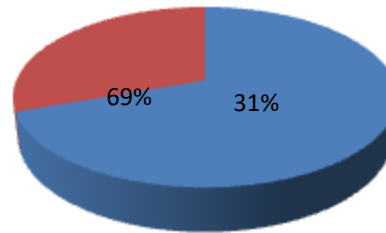
Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
furniture etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Mobile bill		100	1,200
Total fixed Cost (D)		18,500	222,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
box bed	3	20000	60000		2	20000	40,000	100,000
sami box	2	15000	30000		2	15000	30,000	60,000
almirah	1	12000	12000		1	10000	10,000	22,000
dasin table	3	10000	30000		0	0	0	30,000
wad drop	3	10000	30000		0	0	0	30,000
Security			20000			0	0	20,000
Total			182000			45000	80,000	262,000

Source of finance

■ Entrepreneur investment 182,000
 ■ Investore investment 80,000
 ■ Total investment 262,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
furniture etc.	3,800	114,000	1,368,000	1,436,400	1,508,220
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
furniture etc.	2,850	85,500	1,026,000	1,077,300	1,131,165
Total variable Expense (B)	2,850	85,500	1,026,000	1,077,300	1,131,165
Contribution Margin (CM) [C=(A-B)	950	28,500	342,000	359,100	377,055
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Entertainment		100	1,200	1,260	1,323
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		18,500	222,000	222,900	223,845
Net Profit (E) [C-D)		10,000	120,000	136,200	153,210
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	120,000	136,200	153,210
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		88,000	192,200
	Total Cash Inflow	200,000	224,200	345,410
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	88,000	192,200	313,410

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15
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







