

Proposed NU Business Name: JOYA REDIMETE FURNITURE MARTE



Project identification and prepared by: MD ANOWAR HOSSAIN
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE HARANU CHANDRO
Age	:	01-10-1983 (34 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Sister, 2 Brothers
Address	:	Vill: Dwakola, P.O: Gokulr, P.S: Bogra, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI SEFALI
(iii) Father's name	:	SREE GOUR CHANDRO DAS
(iv) GB member's info	:	Branch: Gokul, Centre # 28(Female), Member ID: 176702, Group No: 03 Member since: 01-06-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 25380
(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	:	10 years experience in running business. 08 years in own business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01722-626674
Mother's Contact No.	:	01775-623568
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHREEMOTI SHEFALI joined Grameen Bank since 10 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	:	JOYA REDIMETE FURNITURE MART
Location	:	In fornt of M R M School, Sukhanpukur, Gabtoli, Bogra
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/--(from existing business) 71% Required Investment BDT 40,000/--(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 3 employee.▪One employee will be appointed.▪The shop is ranted.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wooden Furniture	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Wooden production	30	900	10,800
Total variable Expense (B)	30	900	10,800
Contribution Margin (CM) [C=(A-B)]	300	29,100	349,200
Less. Fixed Expense			
House rent		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	67,200
Net Profit (E) [C-D]		22,600	282,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Wood	50	500	25,000	1	40,000	40,000	65,000
Colour	0	10000	10,000	0	0	0	10,000
Others	0	5000	5,000	0	0	0	5,000
Cosmetics	0	0	0	0	0	0	0
Cold Drinks	0	0	0	0	0	0	0
Dal	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0
Security	0	0	0	0	0	0	0
Total	50	0	40000	1	40000	40000	80000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Wooden production	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Wood production	30	900	10,800	11,340	11,907
Total variable Expense (B)	30	900	10,800	11,340	11,907
Contribution Margin (CM) [C=(A-B)]	450	44,100	529,200	555,660	583,443
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,600	67,200	67,200	67,200

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	462,000	488,460	516,243
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	442,000	910,460
	Total Cash Inflow	502,000	930,460	1,426,703
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	60,000	20,000	20,000
3	Net Cash Surplus	442,000	910,460	1,406,703

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 17 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

