

Proposed NU Business Name: **FURNITURE DOKAN**



Project identification and prepared by: Md.Moshiur Rahman
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	LAXMAN KUMAR SUTRODHOR
Age	:	01/01/1985 (32Years)
Education, till to date	:	Class 7
Marital status	:	unmarried
Children	:	Sons Daughter
No. of siblings:	:	05 Brother 0 Sisters
Address	:	Vill: Sofor pur P.O: Ahmed pur, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHADHONA BALA
(iii) Father's name	:	LATE: NOGENDRO SUTRODHOR
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 3/(Female), Member ID:1465/1, Group No: 03 Member since: 05-03-2007 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT: 14,720/-
(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	:	10 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-485422
Mother's Contact No.	:	01843-450550
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHADHONA BALA joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

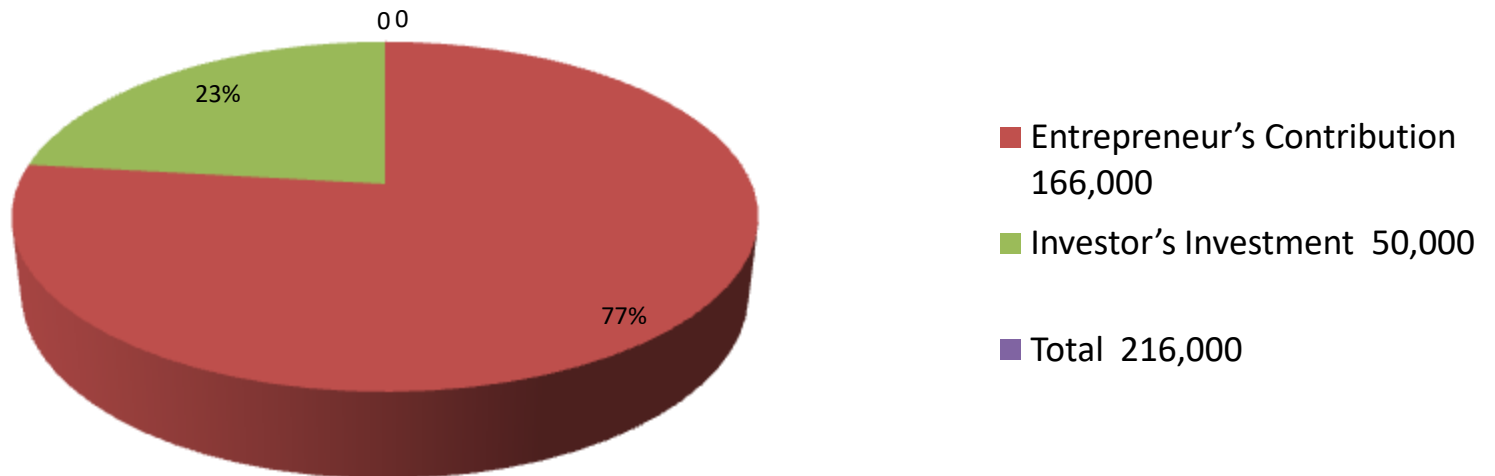
Business Name	:	FURNITURE DOKAN
Location	:	Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,16000/-
Financing	:	Self BDT 1,66000/- (From Existing Business) 76% Required Investment Bdt,50,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	25,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like khat,alna ,daying table, woods, & others.▪Average 10% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 2 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,alna ,daying table, woods, & others	10000	300000	3600000
	0	0	0
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)			0
khat,alna ,daying table, woods, & others	9000	270000	3240000
Total Variable Expense	9000	270000	3240000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		14000	168000
Entertainment		500	6000
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		24900	298800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
woods	50,000	50,000	100,000
box khat	35,000	0	35,000
semi khat	18,000	0	18,000
cabinat khat	38,000	0	38,000
security	25,000	0	25,000
Total	166,000	50,000	216,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,alna ,daying table, woods, & others	11667	350010	4200120	4410126	4630632.3
Total Sales(A)	11667	350010	4200120	4410126	4630632.3
Less Variable Expense (B)					
khat,alna ,daying table, woods, & others	10500	315009	3780108	3969113.4	4167569
Total Variable Expense	10500	315009	3780108	3969113.4	4167569
Contributon Margin (CM) [C=(A-B)]	1167	35001	420012	441012.6	463063
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		14000	168000	168000	168000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		24900	295200	297400	299690
Net Profit (E)= [C-D]		10101	121212	127272.6	133636
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	121,212	127272.6	133636.23
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101212	208484.6
	Total Cash Inflow	171,212	228,485	342,121
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	101,212	208,485	322,121

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





