

Proposed NU Business Name: BHAJ BHAJ FURNITUCR



Project identification and prepared by: Aman, ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JASIM UDDIN
Age	:	12-06-1982 (35 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill:Alampur, P.O: Silonyia P.S: Dagonvuiyan, 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	:	SAMSUN NAHAR
(iii) Father's name	:	LATE: ABUL HASAM
(iv) GB member's info	:	Branch:Joyloskor , Dagonvuiyan, Centre # 47(Female), Member ID: 3431Group No: 04 Member since: 1995-2005 (10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT:30000, Outstanding loan: Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	22years experience in running business. 15 years is won business. He has 07 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822365752
Family's Contact No.	:	01881329449
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

SAMSUN NAHAR 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 Business

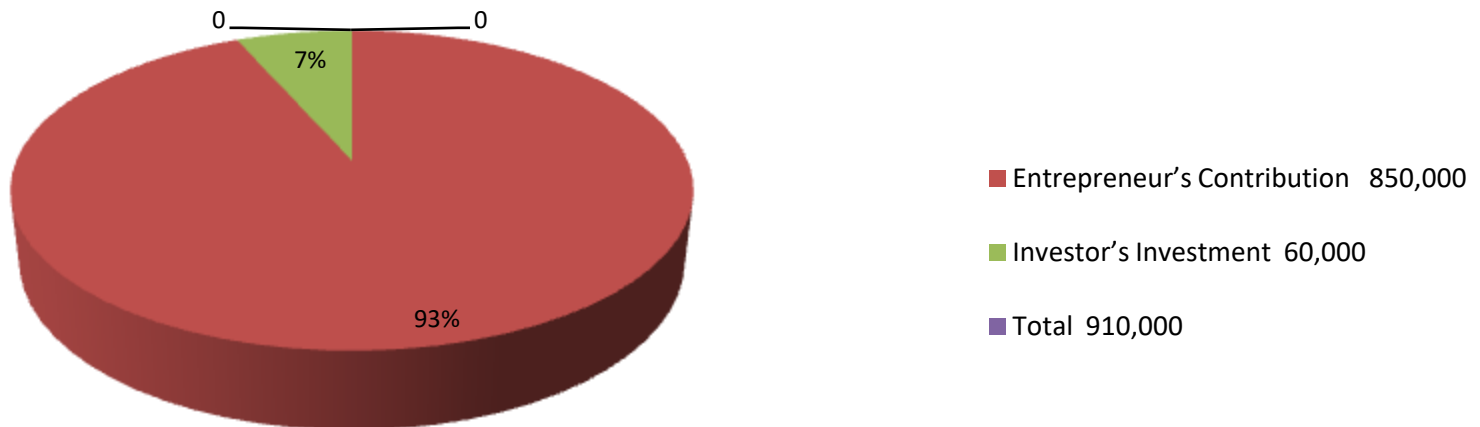
Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI FURNITUCR
Location	:	Main road ,Silonya Bazar, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 910000/-
Financing	:	Self BDT 850,000/-(from existing business) 93% Required Investment BDT 60000/-(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 03 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Barihat, feni▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	10,000	300000	3600000
Total sales (A)	10000	300000	3600000
Less Variable Exp.			
furniture item	7500	225000	2700000
Total Variable exp. (B)	7500	225000	2700000
Contribution Margin CM [C= (A-B)]	2500	75000	900000
less fixed exp.			
Rent		6000	72000
Electricity bill		1000	12000
Transportation		5000	60000
Salary (self)		5000	60000
Salary(staff)		30000	360000
Entertainment		300	3600
Gird		80	960
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		48030	576360
Nit profit		26970	323640

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kabinet	2	50000	100000	0	0	0	100000
Sufa sat	5	40000	200000	0	0	0	200000
Box Khat	10	30000	300000	0	0	0	300000
Wood	0	0	0	0	0	60000	60000
Security	0	0	250000			0	250000
Total			850000			60000	910000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	11500	345000	4140000	4347000	4564350
Total Sales (A)	11500	345000	4140000	4347000	4564350
less variable Expenses					
furniture item	8625	258750	3105000	3260250	3423262.5
Total variable Expenses (B)	8625	258750	3105000	3260250	3423262.5
Contribution Margin (CM)= (A-B)	2875	86250	1035000	1086750	1141087.5
Less Fixed Expenses					
Rent		6000	72000	72000	72000
Electricity bill		1500	18000	18200	18400
Transportation		5000	60000	60200	60400
Salary (self)		5000	60000	60000	60000
Salary(staff)		40000	480000	480000	480000
Entertainment		400	4800	4800	4800
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		58900	706800	707400	708000
Net Profit (E) (C-D)		27350	328200	344610	361840.5
Investment Payback			24000	24000	24000

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

SR#	<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	60,000		
1.2	Net Profit	328200	344610	361840.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		304,200	624,810
	Total Cash Inflow	388,200	648,810	986,651
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	304,200	624,810	962,651

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 22 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













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FAMILY PICTURE

