

Proposed NU Business Nam: **SHARIF FURNITURE**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:IMAM SHARIF
Age	:	29-11-1992(23 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Brothers 03 Sister
Address	:	Villi: Omorpur, P.O: Silonya, 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	:	SALAYHA BEGUM
(iii) Father's name	:	SALAY AHAMMED
(iv) GB member's info	:	Branch:Jayloskor , Centre # 08(Female), Member ID: 5162, Group No: 03 Member since: 27/08/2007 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 24,000, Outstanding loan: 22416
(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	:	8 years experience in running ,06 years is won business. He has 02 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704786637
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALAYHA BEGUM 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 Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARIF FURNITURE
Location	:	Ahameedpur Road,Omorpur Bazar, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 4,28,000/-
Financing	:	Self BDT 378,000/-(from existing business) 88% Required Investment BDT 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 30000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture items etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bari hat.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture items etc	3,500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Furniture items etc	2450	73500	882000
Total variable Expense (B)	2450	73500	882000
Contribution Margin (CM) [C=(A-B)]	1050	31500	378000
Less Variable Expense			
Rent		1500	18000
Electricity bill		500	6000
Transportation		6000	72000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed cost (D)		18700	224400
Net Profit (E)= [C-D]		12800	153600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	5	25000	125000	0	0	0	125000
Alna	1	3000	3000	0	0	0	3000
Dyning Table	2	25000	50000	0	0	0	50000
Sofa	1	70000	70000	0	0	0	70000
Wood	0	0	100000	0	0	50000	150000
Security	0	0	30000	0	0	0	30000
Total	0	0	378000	0	0	50000	428000

Financial Projection

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Furniture items etc	4200	126000	1512000	1587600	1666980
Total Sales (A)	4200	126000	1512000	1587600	1666980
Less Variable Expense					
Furniture items etc	2940	88200	1058400	1111320	1166886
Total variable Expense (B)	2940	88200	1058400	1111320	1166886
Contribution Margin (CM) [C=(A-B)]	1260	37800	453600	476280	500094
Less Variable Expense					
Rent		1500	18000	18000	18000
Electricity bill		1000	12000	12500	13000
Transportation		6200	74400	75000	75400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	9000	9400
Total fixed cost (D)		24600	295200	296900	298200
Net Profit (E)= [C-D]		13200	158400	166320	174636
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	158400	166320	174636
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		138,400	284,720
	Total Cash Inflow	208,400	304,720	459,356
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	20000	20000
3	Net Cash Surplus	138,400	284,720	439,356

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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



ZOMBIE
KILLER













FAMILY PICTURE

