### Taniya Furniture



Project by-Md. Sohrab Hossain

Identified By - Md. Ruhul Amin Verified by- Md. Shakil Ahmed Madhobpur Unit Area 4 GRAMEEN TRUST

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md. Sohrab Hossain
Age	:	01 Mar, 1988 (29 Years)
Marital status	:	Married
Children	:	0 Son 1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father  Mst. Achia Khatun  Md. Johir Mia  Branch: Jogodishpur Centre: 79/m Group no:05  Loanee no.8376 Member since:2005  First loan:5000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	: :	Existing loan: 50,000 Outstanding: 8880  NU's Father  N/A  N/A  N/A
Education	:	S. S. C

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Furniture Business
Initial Investment	:	50,000
Trade License		35 (2017-2018)
Business Experience And Training Info	:	09 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01724-428650
NU Project Source/Reference	:	GT- Madhobpur Unit

### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (12 years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in business and gradually improved their living standard by using GB loan.

### PROPOSED NOBIN UDYOKTA BUSINESS INFO

<b>Business Name</b>	:	Taniya Furniture
Address/ Location	:	Taliyapada Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,25,000
Financing	:	Self BDT- 1,65,000 /-(from existing business) 73% Required Investment BDT-60,000 /-(as equity) 27%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	Ξ	25 % 25% 1 month

### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-1,25,000 Machines-20,000 Shop Advance- 20,000	1,65,000		1,65,000
Proposed items:		60,000	60,000
Total Capital	1,65,000	60,000	2,25,000

### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name	Unit (Quantity)	Amount			
Cot	03	60,000			
Dressing Table	03	30,000			
Word Drop	01	15,000			
Alna	01	5,000			
Wood		15,000			
Total Present Stock		1,25,000			

Proposed items					
Product Name	Unit (Quantity)	Amount			
81 wood		40,000			
machine		20,000			
Total Proposed items		60,000			

### INFO ON EXISTING BUSINESS OPERATIONS

	F	existing Business (	BDT)
Particulars Particulars	Daily	Monthly	Yearly
Sales (A)	3,600	1,08,000	12,96,000
Less: Cost of sales (B)	2,700	81,000	9,72,000
Profit (C) [C=(A-B)]	900	27,000	3,24,000
Income from Services			
Gross Profit			
Less: Operating Costs			
Electricity bill		1,400	16,800
Night guard bill			
Shop Rent		1,400	16,800
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (02)		12,000	1,44,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		400	4,800
Non Cash Item:			
Depreciation Expenses(20,000)*10%		167	2,000
Total Operating Cost (F)		22,667	2,72,000
Net Profit (E-F):		4,333	52,000

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BI	OT)		Year 2 (B	DT)
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000	4,200	1,26,000	15,12,000
Less: Cost of Sale (B)	3,000	90,000	10,80,000	3,150	94,500	11,34,000
Profit (A-B)=(C)	1,000	30,000	3,60,000	1,050	31,500	3,78,000
Income from Services						
Gross Profit						
Less: Operating Costs						
Electricity bill		1,400	16,800		1,400	16,800
Night guard bill						
Shop Rent		1,400	16,800		1,400	16,800
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Present Salary-Staff (02)		12,000	1,44,000		12,000	1,44,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		400	4,800		400	4,800
Non Cash Item:						
Depreciation Expenses		167	2,000		167	2,000
Total Operating Cost		22,667	2,72,000		22,667	2,72,000
Net Profit (C-D) = (E)		7,333	87,996		8,833	1,05,996
GT payback			36,000			36,000
Retained Income:			51,996			69,996

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	87,996	1,05,996
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		1,13,996
	Total Cash Inflow	1,49,996	2,21,992
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	1,13,996	1,85,992

### **SWOT ANALYSIS**

## STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

### WEAKNESS

Less Stock

### **O**PPORTUNITIE

- More Employment opportunity
- Expansion of business

### THREATS

- Competitors
- Theft





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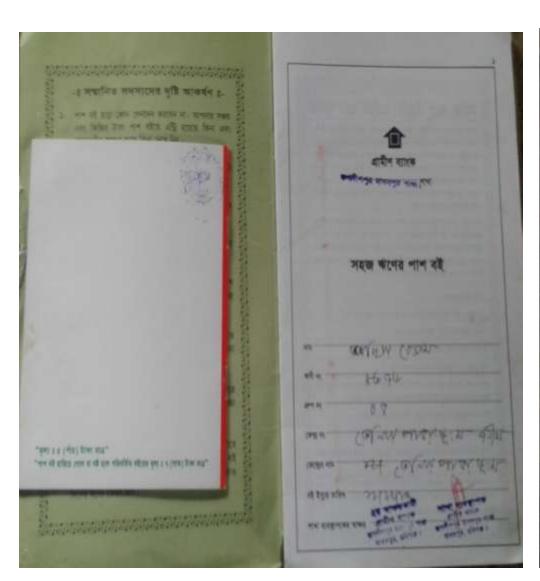
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