

Proposed NU Business Name :VAI BON FURNITURE



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MANIK MIA
Age	:	01- 01 -1992(25 Years)
Education, till to date	:	CLASS FIVE
Marital status	:	MARRIED
Children	:	02 SONS ,01 DAUGHTER
No. of siblings:	:	2 Brothers ,1 Sister.
Address	:	Vill: VARRA .P.O: VARRA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst :BEGUM
(iii) Father's name	:	Md: BAKAIS MIA
(iv) GB member's info	:	Branch :SOBOUTH PUR Centre #39/M(FAMEL), Member ID : 2778/1 , Group No:05 Member since:01/11/1992 First loan: BDT 5000 /- Outstanding loan: 23600
Further Information:		
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743812880
Family's Contact No.	:	01729541073
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEGUM

joined Grameen 25years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . AGRICULCTURE

Proposed Nobin Udyokta Business Info

Business Name	:	VAI BON FURNITURE
Location	:	VARRA, BAZZAR ,NAGARPUR TANG AIL
Total Investment in BDT	:	BDT/-136000
Financing	:	Self BDT 86000/- (from existing business 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 ssquare ft
Security of the shop	:	0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; KHAT DRACHING TABIL KAT , etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is WONT.▪Collects goods from tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

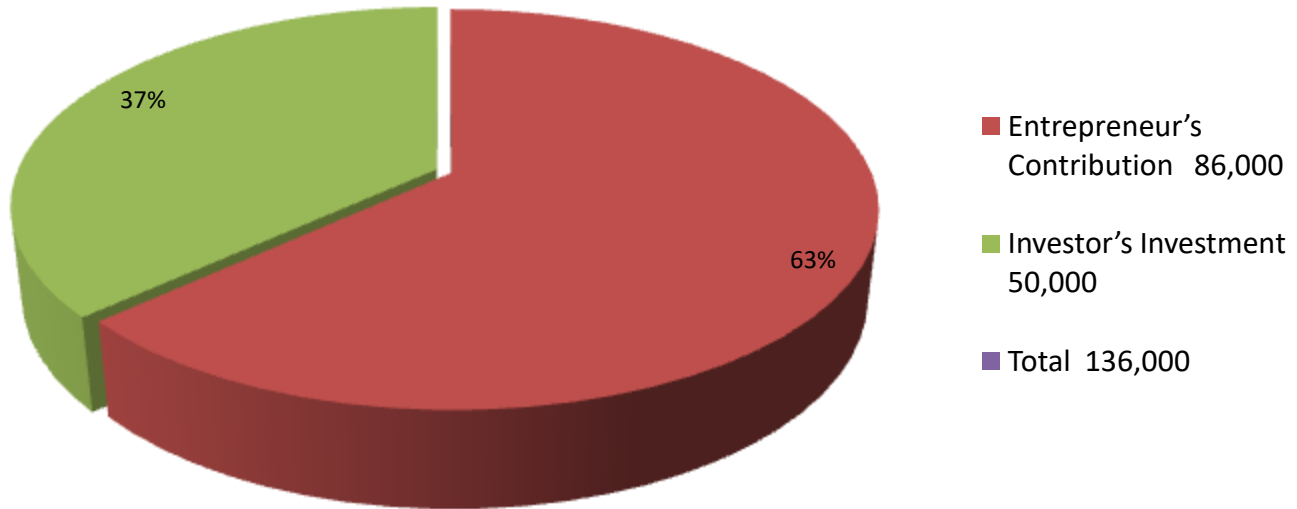
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
KHAT DRACHING TABIL KAT		60500	726000
Total Sales (A)		60500	726000
Less. Variable Expense			
KHAT DRACHING TABIL KAT	0	48400	580800
Total variable Expense (B)	0	48400	580800
Contribution Margin (CM) [C=(A-B)]	0	12100	145200
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1200
Transportation		,1500	18000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		0	0
janitor		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7100	85200
Net Profit (E) [C-D]		5000	60000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
KHAT	32000		32000
DRACHING TABIL	14000		14000
KAT	40000	50000	90000
Total	86000	50000	136000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3 RD YEAR(5%)
Revenue (sales)				
KHAT DRACHING TABIL KAT	60500	726000	762300	800415
Total Sales (A)	60500	726000	762300	800415
Less. Variable Expense				
KHAT DRACHING TABIL KAT	48400	580800	609840	640332
Total variable Expense (B)	48400	580800	609840	640332
Contribution Margin (CM) [C=(A-B)]	12100	145200	152460	160083
Less. Fixed Expense				
Rent	0	0	0	0
Electricity Bill	100	1200	1200	1200
Guard	0	0	0	0
Mobile Bill	300	3600	3600	3600
generator	0	0	0	0
Entertainment	200,	2400	2400	2400
transportation	1500	18000	18000	18000
Salary (self)	5000	60,000	60,000	60000
Total Fixed Cost	7100	85200	85200	85200
Net Profit (E) [C-D]	5000	60000	67260	74883
Investment Payback		20000	20000	20000

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

<i>Cash flow projection on business plan (rec. & Pay)</i>				
<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3RDYEAR (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	60000	67260	74883
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		40000	87260
	Total Cash Inflow	110000	107260	162143
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	40000	87260	142143

SWOT ANALYSIS

STRENGTH

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

প্রস্তাবিত নবীন উ

প্লের নাম: আই বোব হামনিচিবু

নিটের নাম: হাগার পুব-

যাক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্বাঃ. হামনিচিবু হিচু

জন্ম তারিখ: ০১/০১/১৯৮০

২৫ বছর

গত যোগ্যতা: ৫ মাসের















