

Proposed NU Business Name: **M/S SHUZON FURNITURE HOUSE**

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Project verified by: MD. Abu bakkar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUZON SORKAR
Age	:	11-07-1986(31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1Brother,2Sisters
Address	:	Vill: Shanbari, P.O: Alashine, P.S: Alashine, 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	:	China Sharker
(iii) Father's name	:	LET. Nripen Sharker
(iv) GB member's info	:	Branch:AlashineDelduar Centre # 26(Female), Member ID : 2044/1 , Group No: 03 Member since:04/02/2005 First loan: BDT 3,000 /- Outstanding loan:4160
Further Information:		
(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	:	5 years experience in running business. He has 2Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710404734
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

China Sharker joined Grameen 12 years ago. At first she took BDT 3000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHUZON FURNITURE HOUSE
Location	:	Alashine Bazar , <i>Delduar,Tangail.</i>
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 215000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	90,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; RiWood,Door,khat, etc.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Tangail.Hatuvanga▪Agreed grace period is 3 months.

Existing Business

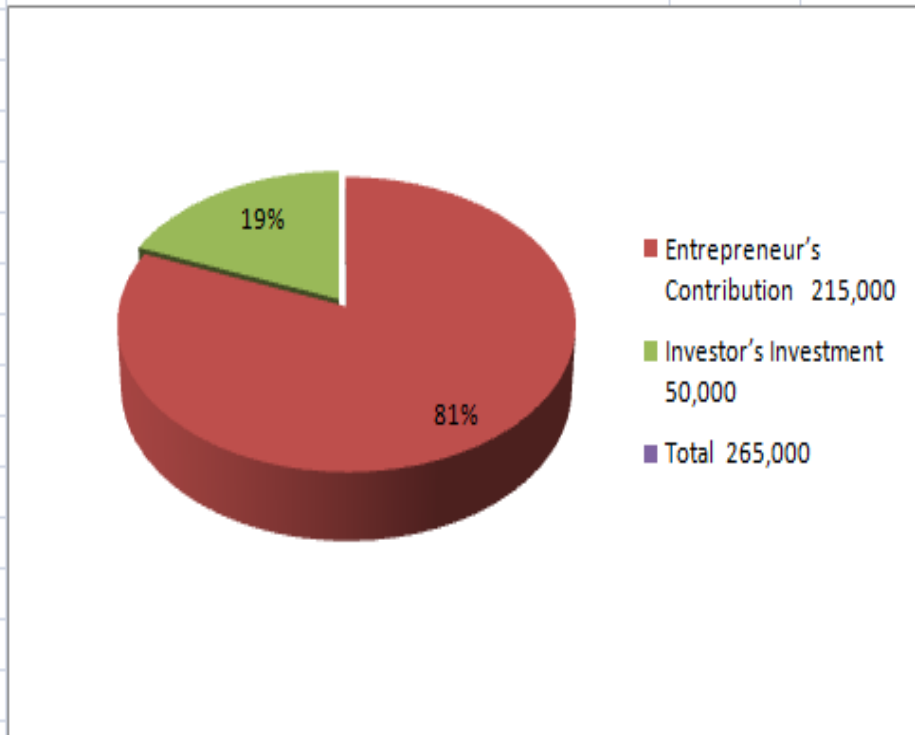
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood	4,000	120,000	1,440,000
	0	0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Wood	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0

Investment Breakdown

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood	215000	50000	265000
	0	0	0
	0	0	0
	0	0	0
Total:-	215000	50,000	265000

Source of Finance



Entrepreneur's Contribution	215,000	81%
Investor's Investment	50,000	19%
Total	265,000	

Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Wood	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Wood	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		7,800	93,600	94,560	95,568
Net Profit (E) [C-D]		4,200	50,400	56,640	63,192
Investment Payback			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	50,400	56,640	63,192
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		30,400	67,040
	Total Cash Inflow	100,400	87,040	130,232
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	30,400	67,040	110,232

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 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













