



Proposed NU Business Name : **Vai Vai Furniture**

Business Category : **Services & Transportations , Saw Mill**



Business Proposal Identified & Prepared by : **Md. Delwar Hossain, Unit Incharge Kapasia , Dhaka,Zone 01.**

Business Proposal Verified by : **Md. Delwar Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: ABDUL ALIM Vill: Ghatkuri, Union: Chandpur, District: Gazipur
Age	: 34 years
Marital Status	: Married
Children	: 2 (Two) Sons and 1 (One) Daughter
No. of siblings	: 1 (One) Brother and 4 (Four) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Late Jobida Begum
(iii) Father's name	: Late Abul Borkot
(iv) GB member's info	: Branch: Jangalia Kaliganj, Kapasia, Centre # 70 Loan no.: 8047/1, Member since 05 August 2000/- First loan: Tk. 5,000 Last loan: Tk. 20,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 04 (Four) year(s) of experience in running his own business. He started the business with BDT 150,000 (One Lac Fifty Thousand)
Other Own/Family Sources of Income	:	Developments from entrepreneur's current business are Purchased furniture for own residence etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01753489965, 01712960056
NU's NID/Birth Certificate No.	:	19833313617000066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late Jobida Begum is a GB member since 05 August 2000, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	VAI VAI FURNITURE
Location		Chandpur Bazer,Kapasia,Gazipur.
Total Investment in BDT	:	BDT 6,30,000/-
Financing	:	Self BDT 5,50,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	50 ft x 30 ft= 1500 squares ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Mango Wood, Jackfruit Wood, Mehgani Wood, Akashmani Wood etc.▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing employee.▪The shop is rented.▪Collects goods from Bormi.▪Agreed grace period is 3 months.

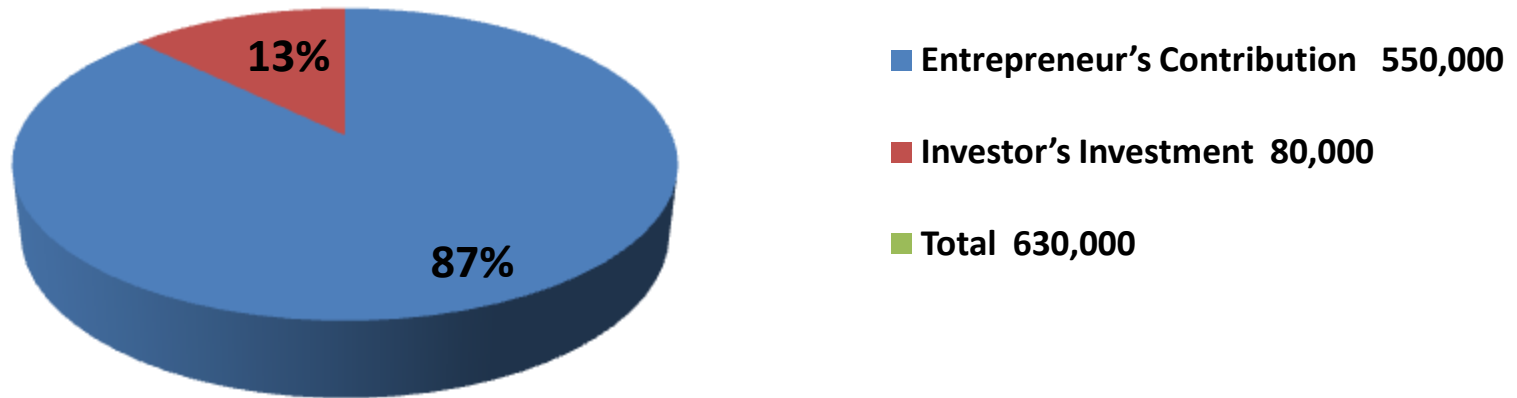
INFO ON EXISTING BUSINESS OPERATIONS

Existing Business			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Wood & Furniture Item.		150000	1800000
		0	0
Total Sales(A)		150000	1800000
Less Variable Expense (B)		0	0
Wood & Furniture Item.		120000	1440000
Total Variable Expense		120000	1440000
Contribution Margin (CM) [C=(A-B)]		30000	360000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		700	8400
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		150	1800
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		16950	203400
Net Profit (E)= [C-D]		13050	156600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
War Drop	4	35,000	140,000	0	0	0	140,000
Cabinet	2	30,000	60,000	0	0	0	60,000
Box Khat	3	40,000	120,000	0	0	0	120,000
Semi Box	2	16000	32,000	0	0	0	32,000
Almari	1	50000	50,000	0	0	0	50,000
Membor of Mosque	1	50000	50,000	0	0	0	50,000
Dyning Table	1	30000	30,000	0	0	0	30,000
Carai Wood	0	0	25,000	0	0	40,000	65,000
Gool Wood	0	0	43,000	0	0	40,000	83,000
TOTAL			550,000			80,000	630,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Wood & Furniture Item.		200000	2400000	2520000	2646000
Total Sales(A)		220000	2640000	2772000	2910600
Less Variable Expense (B)					
Wood & Furniture Item.		160000	1920000	2016000	2116800
Total Variable Expense		160000	1920000	2016000	2116800
Contributon Margin (CM) [C=(A-B)]		40000	480000	504000	529200
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1200	14400	3700	4000
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		150	1800	1800	1800
Guard		300	3600	3600	3600
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		18500	222000	212600	214260
Net Profit (E)= [C-D]		21500	258000	270900	284445
Investment Pay Back			32,000	32,000	32,000

Notes: 1. Agreed grace period: Four months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

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

<i>SI #</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	80,000		
1.2	Net Profit	258,000	270900	284445
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		226000	464900
	Total Cash Inflow	338,000	496,900	749,345
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	226,000	464,900	717,345

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (4 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Presented at 741st CO Executive Social Business Design
Lab (GSSB) on March 15, 2018 at Grameen Shakti Samajik
Byabosha Ltd Premises

Thank you

Pictures









FAMILY PICTURE

