

Proposed NU Business Name : M/S Nusrat furniture



Presented By
Akkas Gazi

Project prepared and verified By-
Abul Hasnat (Chandpur Sadar Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Akkas Gazi
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 brothers,1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Fatema
(iii) Father's name	:	Mr. Ohab Gazi
(iv) GB member's info	:	Branch: Dokkhin Motlab Centre #9/m, Loanee no.2946, Member since 2002, First loan: Tk.8000 Existing loan: Tk.15000, Outstanding: 4000 taka
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
Education	:	SSC

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

Present Occupation	:	Furniture business
Business Experiences	:	6+ years Previously worked in furniture shop
Other Own/Family Sources of Income	:	Brother' s income (assist NU in his business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01910050808
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a GB member since 2002. At first she took a loan of 8000 Taka from Grameen Bank. NU's father uses the GB loan from long time ago. He cultivated fish in his own pond. He also used the loan in agricultural work. NU also used GB loan to expand his business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Nusrat Furniture
Address/ Location	:	Adda Bazar, Patowary Market, Upazila borura, Comilla
Total Investment in BDT	:	245000 taka
Financing	:	Self BDT 95,000 (from existing business) 38 % Required Investment BDT 1,50,000 (as equity) 62 %
Present salary/drawings from business (estimates)	:	8000 Taka
Proposed Salary	:	8000 Taka
Proposed Business	:	
(i) % of present gross profit margin	:	46%
(ii) Estimated % of proposed gross profit margin	:	32%
(iii) Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present stock items:			
Semi box khat(2)- 30,000	95,000		
Dressing table- 20,000			
machines & apparatus - 12000			
Advanced- 20000			
Stock cut wood- 13000			
(ii) Proposed items:			
Machineries item for design work- 20000		1,50,000	
Burnish & Other Accessories- 5000			
Teak Tree (segun gach)- 80000			
Albizia Tree(koroi gach)- 40000			
Others wood- 5000			
Total Capital			245000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	2500	75000	900000
Less: Cost of sales (B)	1350	40500	486000
Gross Profit (C) [C=(A-B)]	1150	34500	414000
Less: Operating Costs			
Electricity bill		800	9600
Shop Rent		1500	18000
Entertainment		300	3600
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Present salary-Employee (3)(9000+6000+6000)		21000	252000
Others cost		200	2400
Non Cash Item:			
Depreciation Expenses		150	1800
Total Operating Cost (D)		32250	387000
Net Profit (C-D):		2250	27000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5500	165000	1980000	5800	174000	2088000	6300	189000	2268000
<i>Less: cost of sales (B)</i>	3700	111000	1332000	3950	118500	1422000	4300	129000	1548000
Gross Profit (C) [C=(A-B)]	1800	54000	648000	1850	55500	666000	2000	600000	720000
Less: Operating Costs									
Electricity bill		800	9600		800	9600		800	9600
Shop Rent		1500	18000		1500	18000		1500	18000
Night Guard bill									
Entertainment		500	6000		500	6000		500	6000
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1200
Proposed Salary- Self		8000	96000		9000	108000		9000	108000
Proposed Salary- Staff (5){9000+(4*6000)}		33000	396000		33000	396000		33000	396000
Others									
Non Cash Item:									
Depreciation Expenses		400	4800		400	4800		400	4800
Total Operating Cost (D)		44300	531600		45300	543600		45300	543600
Net Profit C-D) :		9700	116400		10200	122400		14700	176400
Payback to GT			60000			60000			60000
Retained Income:		56400			62400			116400	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit (Ownership Tr. Fee added back)	116400	122400	176400
1.3	Depreciation (Non cash item)	4800	4800	4800
1.4	Opening Balance of Cash Surplus		57200	124400
	Total Cash Inflow	271200	184400	305600
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	4000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	214000	60000	60000
3.0	Net Cash Surplus	57200	124400	245600

SWOT ANALYSIS

STRENGTH:

long standing relationship with GB.
Experience
Learned work from Dhaka
Goodwill.
Strong supply chain with Dhaka's market place.

WEAKNESS:

lack of fund.
Worker crisis.

OPPORTUNITIES:

Job creator .
Artistic services to local customer .

THREATS:

More competitors
Theft.
Political chaos.

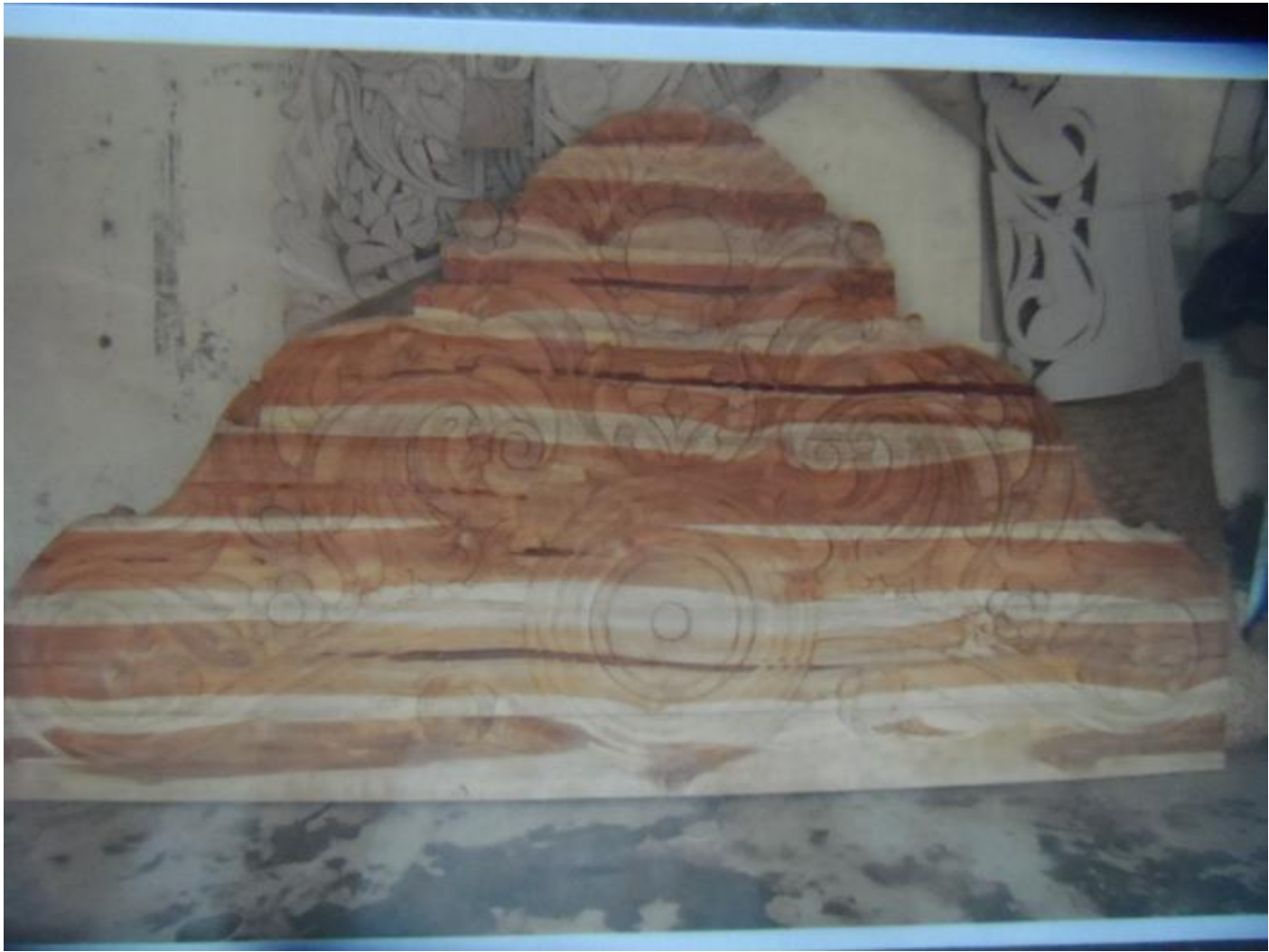
Pictures













Presented at GT's 3rd Internal design Lab
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Thank you