

A Nobin Udyokta Project

Proposed NU Business Name : Bhai Bhai Furniture



Presented by
Abdul Haque Baparee

NU Identified and PP Prepared by:
Sonia Sultana (Chandpur Sadar Unit, Chandpur)
Verified by: Abul Hasnat

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Abdul Haque Baparee
Age	:	32 Years
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	2 Brothers & 2 Sisters
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. Kulsoma Begum
(iii) Father's name	:	Mr. Abdul Mannan Baparee
(iv) GB member's info	:	Branch: Mohamaya, Centre # 59(M), Loanee no.: 8583/1, Member since : 1993, First loan: Tk. 5,000 Existing loan: Tk. 18000 Outstanding: Tk. 8000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education	:	Class Five

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

<i>Present Occupation</i>	:	<i>Business</i>
<i>Trade License No</i>	:	00830
<i>Business Experiences</i>	:	7 years
<i>Other Own/Family Sources of Income</i>	:	<i>Brother (Furniture Business)</i>
<i>Other Own/Family Sources of Liabilities</i>	:	<i>No</i>
<i>NU Contact Info</i>	:	01739819700
<i>NU Project Source/Reference</i>	:	<i>GT Chandpur Sadar Unit Office, Chandpur</i>

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1993 (22 years). At first she took a loan amount BDT 5,000 from Grameen Bank. Her Husband used the loan in Agricultural activities. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

<i>Business Name</i>	:	<i>Bhai Bhai Furniture</i>
<i>Address/ Location</i>	:	<i>Holding no : Satter Baparee Bari, Vill: Dashadi , Post: Babur Hat 3602, Chandpur Sadar, Chandpur.</i>
<i>Total Investment in BDT</i>	:	<i>6,00,000</i>
<i>Financing</i>	:	<i>Self BDT : 4,00,000 (from existing business) -67 % Required Investment BDT : 2,00,000 (as equity) - 33 %</i>
<i>Present salary/drawings from business (estimates)</i>	:	<i>BDT 10,000</i>
<i>Proposed Salary</i>	:	<i>BDT 10,000</i>
<i>Proposed Business % of present gross profit margin</i>	:	<i>42%</i>
<i>Estimated % of proposed gross profit margin</i>	:	<i>42%</i>
<i>Agreed grace period</i>	:	<i>3 months</i>

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<i>Investments in different categories:</i>	(1)	(2)	(1+2)
i. Present stock items			
ii. Stand Khat : (7000*3 pcs) : 20,000			
iii. Design Door (10000 * 3 pcs) : 30,000			
Sofa (15,000 * 2 pcs) : 30,000			
iv. Box Khat (20,000 * 4 pcs) : 80,000	4,00,000		
Machine Items :			
3p lotar machine : 40,000			
Folder machine : 80,000			
Thicknuchar machine : 60,000			
Jointer machine : 60,000			
ii. Proposed Stock Items:			
Segun Wood (2500-2800 Taka) : 70,000			
Gamari Wood (1200 tk) : 80,000			
Shilkoroi Wood (1800 taka) : 30,000			
Plywood, Burnish, Handle, lock : 20,000			
Wages etc.		2,00,000	
Total Capital	400,000/-	2,00,000/-	600,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales	1,00,000	12,00,000
Less: Cost of sales	58000	696,000
Gross Profit (25%) (C)	42000	504000
Less: Operating Costs		
Electricity bill	400	4800
Generator bill	300	3600
Shop Rent (Showroom)	3000	36000
Entertainment	300	3600
Mobile bill	300	3,600
Present salary/Drawings- self	10,000	120000
Present salary-Employee (5)	22000	264000
Others (Chada)	300	3,600
Non Cash Item:		
Depreciation Expenses	3000	36000
Total Operating Cost (D)	39600	475200
Net Profit (C-D):	2400	28,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales	1,25,000	1500,000	1,30,000	1560,000	1,40,000	16,80,000
<i>Less: Cost of sales</i>	72,000	8,64,000	74,000	888000	76,000	912,000
Gross Profit (C)	53,000	63,6000	56,000	672,000	64,000	7,68,000
<i>Less: Operating Costs</i>						
Electricity bill	400	48 00	400	4800	400	4800
Generator bill	300	36,00	300	3600	300	3600
Entertainment	300	3600	300	3600	300	3,600
Shop Rent (Showroom)	3,000	36000	3,000	36,000	3,000	36,000
Mobile bill	300	3,600	300	3,600	300	3,600
Present salary/Drawings- self	10,000	120,000	10,000	1,20,000	10,000	120,000
Present salary-Employee (5)	22000	264000	22000	264000	22000	264000
Others (Chada)	300	3,600	300	3,600	400	4,800
Non Cash Item:						
Depreciation Expenses	2400	28800	2400	28800	2400	288800
Total Operating Cost (D)	39000	4,68,000	39000	468000	39000	468000
Net Profit (C - D)	14000	1,68000	17000	2,04000	25000	300000
Gt payback		80,000		80,000		80,000
Retained Income:		88000		124000		220000

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	<i>Cash Inflow</i>			
1.1	<i>Investment Infusion by Investor</i>	2,00,000	-	-
1.2	<i>Net Profit</i>	1,68,000	2,04,000	300,000
1.3	<i>Depreciation (Non cash item)</i>	28,800	28,800	28,800
1.4	<i>Opening Balance of Cash Surplus</i>	-	116,800	269,600
	<i>Total Cash Inflow</i>	396,800	349,600	598,400
2.0	<i>Cash Outflow</i>			
2.1	<i>Purchase of Product</i>	2,00,000	-	-
2.2	<i>Payment of GB Loan*</i>	-	-	-
2.3	<i>Investment Pay Back (Including Ownership Tr. Fee)</i>	80,000	80,000	80,000
	<i>Total Cash Outflow</i>	280,000	80,000	80,000
3.0	<i>Net Cash Surplus</i>	116,800	269,600	518,400

SWOT ANALYSIS

STRENGTH

- *Availability of Products Sourcing.*
- *Would Be Owner Gradually.*
- *Skilled & 7 Years of Experience*
- *Maintaining High Standard in local areas*

WEAKNESS

- *Opponent in same areas*
- *Strike*

OPPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency.*

THREATS

- *Political Unrest*
- *Fire*

Pictures



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Presented at GT's 4th Internal Design Lab
on March 9, 2015 at Grameen Trust

Thank you