

Proposed NU Business Name: **AKASH OTOBIR FURNITURE**



Project identification and prepared by: Md. Atikur Rahman
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HARUN
Age	:	04-08-1982(33 Years)
Education,	:	Class Nine
Marital status	:	unmarried
Children	:	Nil
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Palima P.O: Palima, P.S: Kalihati 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.Hasna Begum
(iii) Father's name	:	Md:Ayub Ali
(iv) GB member's info	:	Branch: Palima kalihati, Centre # 10 (Female), Member ID: 1522, Group No: 01 Member since: 08-12-1998(17) First loan: 3000taka. Existing loan: 0 taka Outstanding loan: 0
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	:	8 years experience in running business. He has 6 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01738818239
Mother's Contact No.	:	01626581790
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst.Hasna Begum joined Grameen Bank since 17 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKASH OTOBIR FURNITURE
Location	:	Baganbari,Elenga,Kalihati,Tangail.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 67% Required Investment BDT 1,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 40 ft= 1000 square ft
Security of the shop	:	3,00,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of furniture.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed▪The shop is rented.▪Collects goods from Dhaka, Bogra.▪Agreed grace period is 4 months.

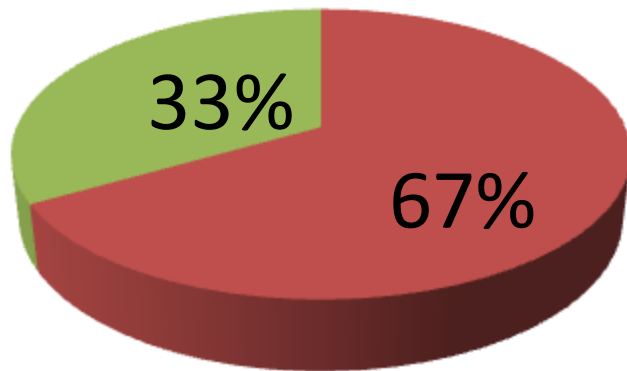
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Furniture	65,000	780,000
Total variable Expense (B)	65,000	780,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Rent	1,500	18,000
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Entertainment	200	2,400
salary (staff)	15,000	180,000
Total fixed Cost (D)	25,500	306,000
Net Profit (E) [C-D]	9,500	114,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Almirah(5p x7000tk)	35,000	000	35,000
Showcase(5px7000tk)	35,000	000	35,000
Dressing Table (20x3600tk)	72,000	000	72,000
Wear drop (0px7000tk)	35,000	000	35,000
Table (4x2500tk)	10,000	000	10,000
Partex Board	13000	1,00,000	113,00
Total	2,00000	1,00,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Furniture	140,000	1,680,000	1,764,000
Total Sales (A)	140,000	1,680,000	1,764,000
Less. Variable Expense			
Furniture	91,000	1,092,000	1,146,600
Total variable Expense (B)	91,000	1,092,000	1,146,600
Contribution Margin (CM) [C=(A-B)]	49,000	588,000	617,400
Less. Fixed Expense			
Rent	1,500	18,000	18,000
Electricity Bill	500	6,000	7,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	4,000	48,000	50,000
Entertainment	200	2,400	3,000
salary (staff)	20,000	240,000	240,000
Total Fixed Cost	31,600	379,200	383,500
Net Profit (E) [C-D]	17,400	208,800	233,900
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	208,800	233,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		148,800
	Total Cash Inflow	308,800	382,700
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	148,800	322,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 08 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

বিসমিল্লাহির রাহমানির রহীম

আকাশ OTOBIR ফার্ণিচার এন্ড শো-রুম

প্রোঃ মোঃ হারুন-অর-রশিদ

এখানে OTOBIR ঘর সাজানো সকল প্রকার ফার্ণিচার এবং মেলামাইন বোর্ড পাইকারী ও খুচরা বিক্রয় করা হয়।

বিঃ দ্রঃ এখান থেকে সকল প্রকার অর্ডার সাপ্লাই করা হয়।

শামসুল হক কলেজ মার্কেট, এলেকা, টাঙ্গাইল। মোবাঃ ০১৭৩৮--৮১৮২৩৯

ব: ড: এখান
মুল হক কলেজ মার্কেট, এলাহাবাদ













FAMILY PICTURE

