

Proposed NU Business Name: **BHAI BHAI FURNITURE**



Project identification and prepared by: Md. Shahalam,
Dupchachia Unit, Bogra

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KUDDUS ALI SARDAR
Age	:	02-02-1987 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Polipara, P.O: Talora, P.S: Dupchachia, Dist: Bogra
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. JELEKA BEGUM
(iii) Father's name	:	MD. SOBHAN ALI
(iv) GB member's info	:	Branch: Talora, Dupchachia, Centre # 03(Female), Member ID: 1394, Group No: 6 Member since: (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719944413
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JELEKA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI FURNITURE
Location	:	Polipara Bajar, Talora, Dupchachia, Bogra
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 260,000/-(from existing business)72 % Required Investment BDT 1,00,000/-(as equity)28 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 10 ft= 110 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Wooden Furniture etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing three employee.▪One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Dupchachia.▪Agreed grace period is 3 months.

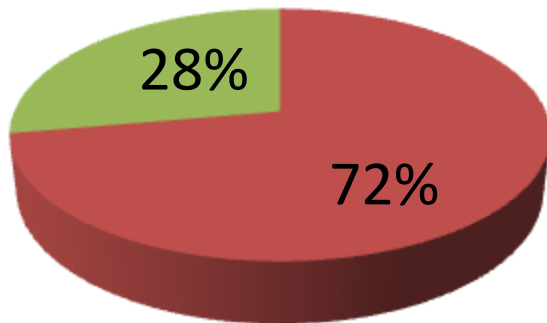
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	108,100	1,297,200
Total Sales (A)	108,100	1,297,200
Less. Variable Expense		
Wood	70,265	843,180
Total variable Expense (B)	70,265	843,180
Contribution Margin (CM) [C=(A-B)]	37,835	454,020
Less. Fixed Expense		
Rent	700	8,400
Electricity Bill	2,000	24,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	300	3,600
Salary (staff)	20,000	240,000
Total fixed Cost (D)	29,800	36,000
Net Profit (E) [C-D]	8,035	418,020

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Dressing Table (5 x 12000)	60,000	0	60,000
Showcase (40 x 15000)	60,000	0	60,000
Cot (2 x 30,000)	60,000	0	60,000
Wood, Table, Color, Glue, Pin etc	80,000	0	80,000
Mehogoni Wood (35 x 22000)	0	77,000	77,000
Glue, Color, Burnish, Pin etc	0	23,000	23,000
Total	260,000	100,000	360,000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 100,000
- Total 360,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Wood Furniture	148,000	1,776,000	1,864,800
Total Sales (A)	148,000	1,776,000	1,864,800
Less. Variable Expense			
Wood	96,200	1,154,400	1,212,120
Total variable Expense (B)	96,200	1,154,400	1,212,120
Contribution Margin (CM) [C=(A-B)]	51,800	621,600	652,680
Less. Fixed Expense			
Rent	700	8,400	8,400
Electricity Bill	2,000	24,000	25,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	2,000	24,000	26,000
Entertainment	300	3,600	4,000
Salary (staff)	24,000	288,000	288,000
Total Fixed Cost	34,400	412,800	416,900
Net Profit (E) [C-D]	17,400	208,800	235,780
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	235,780
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		148,800
	Total Cash Inflow	308,800	384,580
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	324,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 05 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











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ডাই-ডাই কার্ণিচার

শ্রোঃ মোঃ আব্দুল কুদ্দুস

এখানে সুদক্ষ কারীগর দ্বারা খাট, সোফা সেট, ওয়ানরড্রোপ, সোকেচ, ড্রেসিং টেবিল ইত্যাদি অর্ডার মোতাবেক তৈরী ও বিক্রয় করা হয়।

পালিপাতা, আলোডা, বালিডা, পাইপডা



ডাই-ডাই কার্ণিচার

FAMILY PICTURE

