

Proposed NU Business Name: **PRIYONTI FURNITURE**



Project identification and prepared by: Md nazim Uddin Miah,
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SONJOY SUTRODHOR
Age	:	08-06-1987 (30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 3 Sister
Address	:	Vill: Goy hata, P.O: Goyhata, P.S: Nagorpur, 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	:	PARBOTI RANI SUTRODHOR
(iii) Father's name	:	SUBASH SUTRODHOR
(iv) GB member's info	:	Branch: Goyhata Nagorpur, Centre # 46 (Female), Member ID: 4747, Group No: 10 Member since: 09-06- 2006 (11 Years) First loan: BDT 8,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: 36,880/-
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-248933
Family's Contact No.	:	01786-151860
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARBOTI RANI SUTRODHOR joined Grameen Bank since 11 years ago. At first She took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	PRIYONTI FURNITURE
Location	:	Goy hata bazaar, Nagopur, Tangail
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/--(from existing business) 67% Required Investment BDT 50,000/--(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft = 144 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wooden furniture.▪Average 35% gain on sales.▪The business is operating by entrepreneur himself. Existing 1 employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

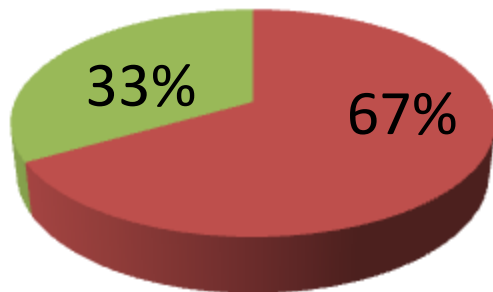
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Wood	39,000	468,000
Total variable Expense (B)	39,000	468,000
Contribution Margin (CM) [C=(A-B)]	21,000	252,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Entertainment	200	2,400
Guard	50	600
Salary (staff) (1)	6,000	72,000
Rent	500	6,000
Total fixed Cost (D)	14,450	173,400
Net Profit (E) [C-D]	6,550	78,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	6	3000	18,000	0	0	0	18,000
Dining Table	1	15000	15,000	0	0	0	15,000
Wood	18.5	2000	37,000	25	2000	50,000	87,000
Security	1	30000	30,000	0	0	0	30,000
Total	26.5		100,000	25		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture	80,000	960,000	1,008,000	1,058,400
Total Sales (A)	80,000	960,000	1,008,000	1,058,400
Less. Variable Expense				
Wood	52,000	624,000	655,200	687,960
Total variable Expense (B)	52,000	624,000	655,200	687,960
Contribution Margin (CM) [C=(A-B)]	28,000	336,000	352,800	370,440
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,500	30,000	32,000	34,000
Entertainment	200	2,400	3,000	3,500
Guard	50	600	600	600
Salary (staff) (1)	6,000	72,000	72,000	72,000
Rent	500	6,000	6,000	6,000
Total Fixed Cost	15,050	180,600	184,600	188,100
Net Profit (E) [C-D]	12,950	155,400	168,200	182,340
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	155,400	168,200	182,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		135,400	283,600
	Total Cash Inflow	205,400	303,600	465,940
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	135,400	283,600	445,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest

Pictures











FAMILY PICTURE

