

Proposed NU Business Name: **SHEIKH FURNITURE**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Salim
Age	:	10-10-1984(33 Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill: Khidirpur P.O ;Latabdi, P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	AUBDUL ZABBAR
(iv) GB member's info	:	Branch: Imamgonj, Centre #37(Female), Member ID: 5173, Group No: 09 Member since: 13-02-2001-2010(09 Years) First loan: BDT 2,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	12 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-396231
Family's Contact No.	:	01726-617441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHEIKH FARNITURE
Location	:	Akota market,Sirajdikhan.
Total Investment in BDT	:	BDT 484,000/-
Financing	:	Self BDT 384,000/- (from existing business) 79% Required Investment BDT 100,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	36 ft x 11 ft= 396 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Almirah, box bed, sukes, dasin table etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪The shop is rented.▪Collects goods from jurain,munshigonj.▪Agreed grace period is 3 months.

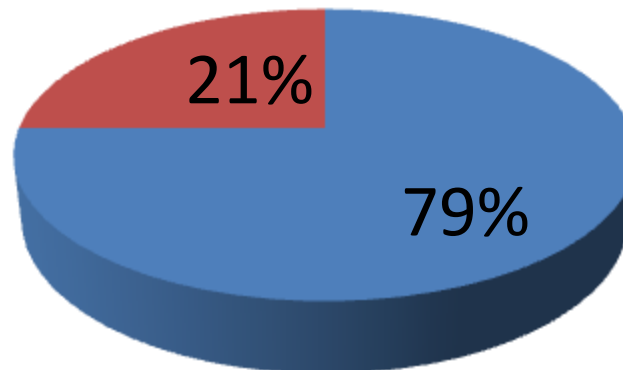
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Alamirah,box bed,dasin table etc.	4,200	126,000	1,512,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Almirah,box bed,dasin table etc.	3,150	94,500	1,134,000
Total variable Expense (B)	3,150	94,500	1,134,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Rent		1,800	21,600
Electricity Bill		800	9,600
Transportation		2,000	24,000
Generator		200	2,400
Gird		100	1,200
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (sttaf)		15,000	180,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		25,400	304,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Almirah	01	45,000	45,000					45,000
Sukes	02	25,000	50,000		02	25,000	50,000	100,000
Dasin table	03	25,000	75,000		01	25,000	25,000	100,000
Box bed	02	35,000	70,000					70,000
Sofa	01	30,000	30,000		01	30,000	25,000	60,000
Sami box bed	01	14,000	14,000					14,000
security			100,000					100,000
Total			384,000				100,000	484,000

Source of Finance

■ Entrepreneur's contibution 384,000 ■ Investor's Investment 100,000 ■ Total 484,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year +5%	3rd year+5%
Revenue (sales)					
Almirah,box bed,sukes etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Almirah,box bed, sukes etc	3,750	112,500	1,350,000	1,417,500	1,488,375
Total variable Expense (B)	3,750	112,500	1,350,000	1,417,500	1,488,375
Contribution Margin (CM) [C=(A-B)	1,250	37,500	450,000	472,500	496,125
Less. Fixed Expense					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		800	9,600	9,700	9,800
Transportation		2,000	24,000	24,500	25,000
Mobile Bill		300	3,600	3,600	3,600
Generator		200	2,400	2,400	2,400
Gird		100	1,200	1,200	1,200
Entertainment		200	2,400	2,400	2,400
Salary (sttaf)		15,000	180,000	180,000	180,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		25,400	73,200	73,800	74,400
Net Profit (E) [C-D)		12,100	376,800	398,700	421,725
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	376,800	398,700	421,725
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		336,800	695,500
	Total Cash Inflow	476,800	735,500	1,117,225
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	336,800	695,500	1,077,225

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business :12
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

























FAMILY PICTURE

