

Proposed NU Business Name: **SAMIM FURNITUCHER**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ISMAIL HOSSAIN
Age	:	25-03-1983 (34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Sone
No. of siblings:	:	01 Brothers 05 Sisters
Address	:	Vill: East Chadrapur, P.O: Boyragirhat P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LEATE: JULAYKHA KHATUN
(iii) Father's name	:	ABDUL HAQUE
(iv) GB member's info	:	Branch: Lothifpur, Dagonbhuyain, Centre # 12 (Female), Member ID: 2635, Group No: 04 Member since: 2000-2010 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10years experience in running business. 07 years is won business. He has 03 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834258123
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI MORIWOM joined Grameen Bank since 07 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	:	SAMIM FURNITUCHER
Location	:	Board office Road, Boyragirhat,dagonvuiyan, feni
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 200000/-(from existing business) 80% Required Investment BDT 50000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪Two will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from dagonvuiyan.▪Agreed grace period is 3 months.

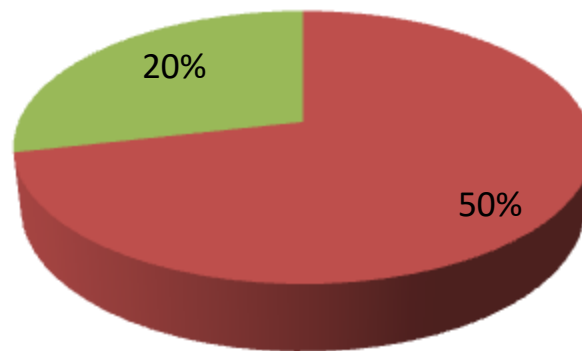
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
furniture item	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		1500	18000
Electricity bill		600	7200
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		300	3600
Gird		100	1200
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		18650	223800
Nit profit		11350	136200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	14	5000	70000	0	0	0	70000
Dressing table	1	20000	20000	0	0	0	20000
Were drop	2	20000	40000	0	0	0	40000
Dining table	1	20000	20000	0	0	0	20,000
Box khat	1	40000	40000	0	0	0	40,000
Security	0	0	10000	0	0	0	10000
Different Wood purches	0	0	0	0	0	50,000	50,000
Total	0	0	200000	0	0	50,000	250,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	8650	259500	3114000	3269700	3433185
Total Sales (A)	8650	259500	3114000	3269700	3433185
less variable Expenses					
furniture item	6920	207600	2491200	2615760	2746548
Total variable Expenses (B)	6920	207600	2491200	2615760	2746548
Contribution Margin (CM)= (A-B)	1730	51900	622800	653940	686637
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		800	9600	9800	10000
Transportation		800	9600	9600	10000
Salary (self)		5000	60000	60000	60000
Salary(staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		29350	352200	352600	353400
Net Profit (E) (C-D)		22550	270600	301340	333237
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	270600	301340	333237
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		250,600	531,940
	Total Cash Inflow	320,600	551,940	865,177
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	250,600	531,940	845,177

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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











FAMILY PICTURE

