

Proposed NU Business Name: **SOBUJ FURNITURE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOBUSE
Age	:	01-04-1986 (31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	07 Brothers 02 Sisters
Address	:	Vill: Barahipur ; P.O: Feni Sadar ; P.S: Feni Sadare ; 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	:	NUR JAHAN BEGUM
(iii) Father's name	:	MD. ALAM
(iv) GB member's info	:	Branch: Rampur, Feni. Centre # 02 (Female), Member ID: 5034/2, Group No: 01 Member since: 03-08-2008 (08 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: 7900/-
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	:	16 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-925554
Family's Contact No.	:	01811-844255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since **08** years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SOBUJ FURNITURE
Location	:	Sulltanpur, C O office,Hospital Rood , Feni
Total Investment in BDT	:	BDT 316,000/-
Financing	:	Self BDT 266,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 11 ft= 288 square ft
Security	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Segun wood, Akashi wood, Gamari wood etc▪Average 30% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Feni, Chitagong .▪Agreed grace period is 3 months.

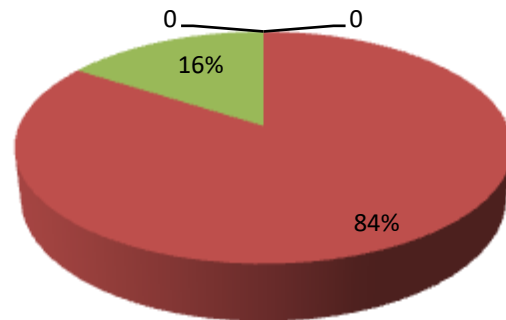
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Segun wood, Akashi wood, Gamari wood etc		120,000	1440,000
Total Sales (A)		120,000	1440,000
Less Variable Expense			
Segun wood, Akashi wood, Gamari wood etc		84,000	1008,000
Total variable Expense (B)		84,000	1008,000
Contribution Margin (CM) [C=(A-B)]		36,000	432,000
Less Variable Expense			
Rent		2,000	24,000
Electricity bill		800	9600
Transportation		5000	60,000
Salary (self)		5,000	60,000
Salary (staff)		12,000	144,000
Entertainment		500	6000
Guard		200	2400
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		25,900	310,800
Net Profit (E)= [C-D]		10,100	121,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khatt	10	10,000	100,000	0	0	0	100,000
Dressing table	5	8,000	40,000	0	0	0	40,000
Ulna	2	3,000	6,000	0	0	0	6,000
Shagun wood	0	0	10,000	0	0	10,000	20,000
akashi wood	0	0	40,000	0	0	10,000	50,000
Gamari wood	0	0	5,000	0	0	10,000	15,000
Lowha wood	0	0	2,000	0	0	10,000	12,000
Garjon wood	0	0	3,000	0	0	10,000	13,000
Security	0	0	60,000	0	0	0	60,000
Total	17	0	266,000	0	0	50,000	316,000

Source of Finance



- Entrepreneur's Contribution 266,000
- Investor's Investment 50,000
- Total 316,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Khatt, Dressing table, Wood etc		130,000	1560000	1638000	1719900
Total Sales (A)		130,000	1560000	1638000	1719900
Less Variable Expense					
Khatt, Dressing table, Wood etc		91,000	1092000	1146600	1203930
Total variable Expense (B)		91,000	1092000	1146600	1203930
Contribution Margin (CM) [C=(A-B)]		39,000	468000	491400	515970
Less Variable Expense					
Rent		2000	24000	24,000	24,000
Electricity bill		1000	12000	12,500	13,000
Transportation		5500	66000	66,500	67,000
Salary (self)		5000	60000	60,000	60,000
Salary (staff)		12000	144000	144,000	144,000
Entertainment		500	6000	6000	6,000
Guard		200	2400	2400	2,400
Generator		100	1200	1200	1200
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		26,700	320,400	321,600	322,900
Net Profit (E)= [C-D]		12,300	147,600	169,800	193,070
Investment Payback			20,000	20,000	20,000

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

SR#	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	147,600	169,800	193,070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127,600	277,400
	Total Cash Inflow	197,600	297,400	470,470
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	127,600	277,400	450,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

