

Proposed NU Business Name: **EMON FURNITURE**



Project identification and prepared by: Md. Delwar Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAJAHAN
Age	:	19-11-1982 (34 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Sisters
Address	:	Vill: Kamra, P.O: Fulbaria-1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALEMA
(iii) Father's name	:	ALFAZ UDDIN
(iv) GB member's info	:	Branch: Bhawal Chandpur, Centre # 40 (Female), Member ID: 3524/1, Group No: 01 Member since: 22/03/1986 to 2017 (31 Years) First Loan: BDT 5,000 /-, Existing Loan: BDT 100,000/- Outstanding Loan: BDT 79,100/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	10 years experience in running business. He has 07 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-073458
Family's Contact No.	:	01747-591781
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEMA joined Grameen Bank since 31 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. She utilized loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	EMON FURNITURE
Location	:	Chandpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 862,000/-
Financing	:	Self BDT 782,000/- (from existing business) 89% Required Investment BDT 80,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	80 ft x 15 ft = 1200 sq. ft
Security of the shop	:	BDT 60,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Cherai Wood, Gul Wood etc.▪Average 35% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Bormi.▪Agreed grace period is 3 months.

Existing Business

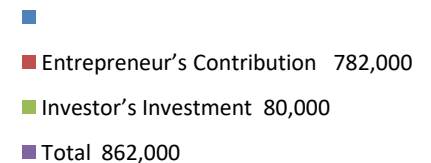
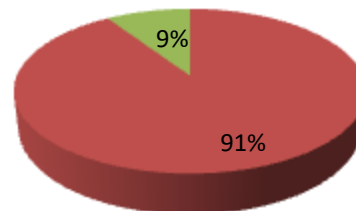
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed, Table, Wall Cabinet, Waredrop, Sofa Set etc.		100,000	1,200,000
Total Sales (A)		100,000	1,200,000
Less. Variable Expense			
Wood and Furniture Items		65,000	780,000
Total variable Expense (B)		65,000	780,000
Contribution Margin (CM) [C=(A-B)]		35,000	420,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		600	7,200
Transportation		6,000	72,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		250	3,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Total fixed Cost (D)		21,300	255,600
Net Profit (E) [C-D]		13,700	164,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Box Bed	100,000	-	100,000
Semi Box Bed	60,000	-	60,000
Noisa bed	10,000	-	10,000
Dressing Table	60,000	-	60,000
Dinning Table	40,000	-	40,000
Secretary Table	8,000	-	8,000
Wall Cabinet	175,000	-	175,000
Ware Drop	30,000	-	30,000
Sofa Set	60,000	-	60,000
Other Furniture Items	17,000	-	17,000
Cherai Wood	70,000	20,000	90,000
Gul Wood	92,000	60,000	152,000
Security	60,000	-	60,000
Total	782,000	80,000	862,000

Source of Finance



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Bed, Table, Wall Cabinet, Waredrop, Sofa Set etc.		130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)		130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense					
Wood and Furniture Items		84,500	1,014,000	1,064,700	1,117,935
Total variable Expense (B)		84,500	1,014,000	1,064,700	1,117,935
Contribution Margin (CM) [C=(A-B)]		45,500	546,000	573,300	601,965
Less. Fixed Expense					
Rent		4,000	48,000	48,000	54,000
Electricity Bill		600	7,200	7,200	7,800
Transportation		8,000	96,000	120,000	132,000
Mobile Bill		350	4,200	4,200	4,560
Entertainment		150	1,800	1,900	2,000
Guard		250	3,000	3,000	3,360
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		5,000	60,000	60,000	60,000
Total Fixed Cost		23,350	280,200	304,300	323,720
Net Profit (E) [C-D]		22,150	265,800	269,000	278,245
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	265,800	269,000	278,245
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		233,800	470,800
	Total Cash Inflow	345,800	502,800	749,045
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	225,800	470,800	717,045

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
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



ইস্মান ফার্নিচার

গোবিন্দ চন্দ্র শাহজাহান

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ফোন: 01720-073458, 01624-114813



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FAMILY PICTURE

