

Proposed NU Business Name: **VAI BON FURNITURES**



Project identification and prepared by: Md. Delower hossain ,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HARUN SHEIKH
Age	:	11-12-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 son 1 daughter
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Raunat P.O: Raunat, 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	:	JAMINA
(iii) Father's name	:	ABDUL, RASHID SHEIKH
(iv) GB member's info	:	Branch: Raniganj, Centre # 59(Female), Member ID: 3694, Group No: 03 Member since: 10/05/1982-2017 (35 Years) First Loan: BDT 10,000 /-, Existing Loan: 50,000/- Outstanding Loan: 36,800/-
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.)	:	Yes
Business Experiences and Training Info	:	18 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Saw Mill Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-765518
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMINA joined Grameen Bank since 35 years ago. At first he took BDT 10,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI BON FURNITURES
Location	:	Raunat Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 630,000 /-
Financing	:	Self BDT 550,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft = 450 sq. ft
Security of the shop	:	BDT 6000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Mehgani Wood, Akashmoni Wood, Mango Wood, Jackfruit Wood etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bormi.▪Agreed grace period is 3 months.

Existing Business

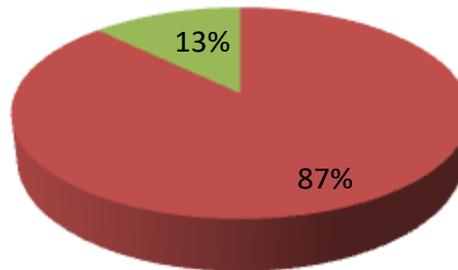
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bed, Showcase, Table, Wall Cabinet, Waredrop, Almirah, Konar Seat, Cash Chair etc.		90,000	1,080,000
Total Sales (A)		90,000	1,080,000
Less. Variable Expense			
Wood and Furniture Items		63,000	7,56,000
Total variable Expense (B)		63,000	7,56,000
Contribution Margin (CM) [C=(A-B)]		27,000	324,000
Less. Fixed Expense			
Rent		1800	21,600
Electricity Bill		300	3,600
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		5,000	60,000
Guard		100	1,200
Generator		200	2,400
Total fixed Cost (D)		8,650	1,03,800
Net Profit (E) [C-D]		18,350	2,20,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Full Box Bed	02	50000	100000	-	-	-	100000
Semi Box Bed	01	25000	25000	-	-	-	25000
Noicha Bed	03	18000	54000	-	-	-	54000
English Bed	01	10000	10000	-	-	-	10000
Round English Bed	01	12000	12000	-	-	-	12000
Showcase	03	15000	45000	-	-	-	45000
Dressing Table	02	12000	24000	-	-	-	24000
Wall Cabinet	01	30000	30000	-	-	-	30000
Ware Drop	02	30000	60000	-	-	-	60000
Tool Box	03	25000	75000	-	-	-	75000
Gul Wood	-	-	50000	-	-	50000	100000
CheraiWood	-	-	59000	-	-	30000	89000
Security			6000				6000
Total			550000			80000	630000

Source of Finance



- Entrepreneur's Contribution 550,000
- Investor's Investment 80,000
- Total 630,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Bed, Showcase, Table, Wall Cabinet, Waredrop, Almirah, Konar Seat, Cash Chair etc.		110000	1320000	1386000	1455300
Total Sales (A)		110000	1320000	1386000	1455300
Less. Variable Expense					
Wood and Furniture Items		77000	924000	970200	1018710
Total variable Expense (B)		77000	924000	970200	1018710
Contribution Margin (CM) [C=(A-B)		33000	396000	415800	436590
Less. Fixed Expense					
Rent		1800	21,600	22000	23000
Electricity Bill		300	3,600	3700	3800
Transportation		1000	12,000	13000	14000
Mobile Bill		350	4,200	4400	4500
Entertainment		150	1,800	1900	2000
Salary (staff)		5,000	60,000	60000	60000
Guard		100	1,200	1200	1200
Generator		200	2,400	2400	2400
Total Fixed Cost		8900	106800	108600	110900
Net Profit (E) [C-D)		24100	289200	307200	325690
Investment Payback			32,000	32,000	32,000

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

SI #	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	289,200	307,200	325,690
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		257,200	532,400
	Total Cash Inflow	369,200	564,400	858,090
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	257,200	532,400	826,090

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 18 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

