Proposed NU Business Name: VAI BON FURNITURE

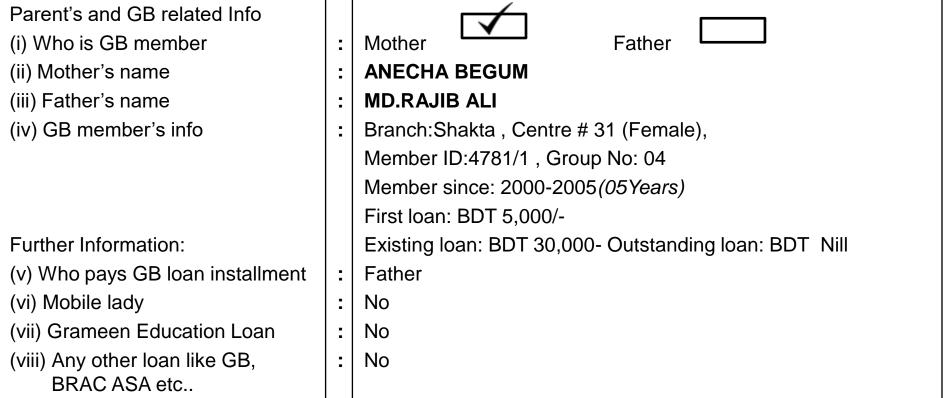


Project identification and prepared by: Md. Habil Uddin Shah Karinigong Unit, Dhaka

Project verified by: MD.Samsul arifin



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD.MARUF HOSSAIN			
Age		14-11-1988(29 Years)			
Education, till to date	[<u>:</u>	Class six			
Marital status		married			
Children	 <u>:</u>	Nill			
No. of siblings:	 <u>:</u>	2 Brothers 1 Sisters			
Address	=	Vill:Uttor Ramer kanda , P.O: Shakta, P.S:Karanigong , Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name	:	Mother Father ANECHA BEGUM MD.RAJIB ALI			
(iv) GB member's info	•	Branch:Shakta, Centre # 31 (Female), Member ID:4781/1, Group No: 04 Member since: 2000-2005 (05 Years) First loan: BDT 5,000/-			
Further Information:	l '	Existing loan: BDT 30,000- Outstanding loan: BDT Nill			



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	:	5 years experience in running business.
Training Info	:	Nil
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01824-600665
Father's Contact No.	:	01833-081697
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

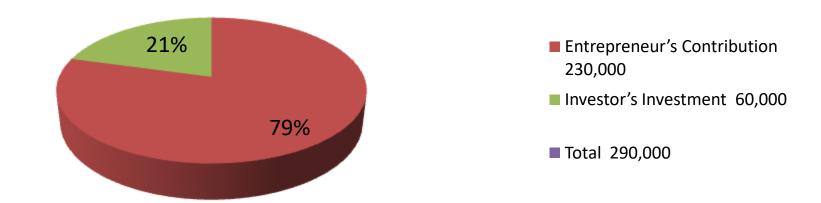
ANECHA BEGUM joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info						
Business Name	:	VAI BON FURNITURE				
Location	:	Narayonpotty,Keranigonj,Dhaka .				
Total Investment in BDT	:	BDT 2,90,000				
Financing	:	Self BDT 230000(from existing business) 79% Required Investment BDT 60,000 (as equity) 21%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT				
Size of shop	:	12ft x 10ft= 120 square ft				
Security of the shop	:	Nill				
Implementation	:	 The business is planned to be scaled up by investment in exis Khat, Dechin, Wood etc. Average 20% gain on sale. The business is operating by entrepreneur and three employees. The shop is woned. Collects goods from Ramerkanda. Agreed grace period is 3 months. 				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Box Khat,Weardrop,Dechin,Wood,Dorjar palla etc.		150000	1800,000			
Total Sales (A)		150,000	1800,000			
Less. Variable Expense		30000	360000			
Total variable Expense (B)		120000	1440000			
Contribution Margin (CM) [C=(A-B)		30000	360000			
Less. Fixed Expense						
Rent		1500	18000			
Mobile Bill		200	2400			
Transportation		1000	12000			
Electricity Bill		700	8400			
Salary(self)		5000	60000			
Salary (staff)		12000	144000			
Entertainment		200	2400			
Security Guard		300				
Total fixed Cost (D)		20900	250800			
Net Profit (E) [C-D)		9100	109200			

Investment Breakdown								
	Exist	ting	Proposed					
Particulars	rs Qty. Un		Amount	Qty Unit		Amount	Proposed	
		Price	(BDT)		Price	(BDT)	Total	
Box Khat	2	15000	30,000	2	15000	30000	60,000	
Weardrop	1	10000	10000	1	10000	10,000	20,000	
Dorjarpalla	8	20000	160,000	6	20000		120000	
Dechin	1	10000	10000	1	10000	10000	20,000	
others			20,000			10000	106,000	
Total	12		230,000	10		60,000	290,000	

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Khat,Weardrop,Dechin,Wood Etc		165000	1980000	2079000	2182950
		0	0	0	C
Total Sales (A)		165000	1980000	2079000	2182950
Less. Variable Expense		0	0	0	C
Khat,Weardrop,Dechin,Wood		132000	1584000	1663200	1746360
Total variable Expense (B)		132000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)		33000	396000	415800	436590
Less. Fixed Expense					
Rent		1500	18000	18000	18000
Mobile Bill		200	2400	2400	2400
Transportation		1000	12000	13000	13000
Electricity Bill		700	8400	8500	8500
Salary (self)		5000	60000	60000	60000
Salary(staff)		12000	144000	144000	144000
Entertainment		300	3600	3800	4000
Security Guard					
Total fixed Cost (D)		20700	248400	249700	249900
Net Profit (E) [C-D)		12300	147600	166100	186690
Investment Payback			24000	24000	24000

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	60000		
1.2	Net Profit	147600	166100	186690
1.3	Depreciation (Non cash item)		_	-
1.4	Opening Balance of Cash Surplus		123600	165700
	Total Cash Inflow	207600	289700	352900
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
1	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	123600	265700	328390

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:3

Experience & Skill: 5 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

