

## 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



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.MARUF HOSSAIN</b>
Age	:	14-11-1988(29 Years)
Education, till to date	:	Class six
Marital status	:	married
Children	:	Nil
No. of siblings:	:	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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ANECHA BEGUM</b>
(iii) Father's name	:	<b>MD.RAJIB ALI</b>
(iv) GB member's info	:	Branch:Shakta , Centre # 31 (Female), Member ID:4781/1 , Group No: 04 Member since: 2000-2005(05Years) First loan: BDT 5,000/- Existing loan: BDT 30,000- Outstanding loan: BDT Nil
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	:	5 years experience in running business.
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	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in exis Khat,Dechin,Wood etc .</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur and three employees.</li><li>▪The shop is woned.</li><li>▪Collects goods from Ramerkanda .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Box Khat,Weardrop,Dechin,Wood,Dorjar palla etc.		150000	1800,000
<b>Total Sales (A)</b>		<b>150,000</b>	<b>1800,000</b>
Less. Variable Expense		30000	360000
<b>Total variable Expense (B)</b>		<b>120000</b>	<b>1440000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>30000</b>	<b>360000</b>
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	3600
<b>Total fixed Cost (D)</b>		<b>20900</b>	<b>250800</b>
<b>Net Profit (E) [C-D]</b>		<b>9100</b>	<b>109200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed 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
<b>Total</b>	<b>12</b>		<b>230,000</b>	<b>10</b>		<b>60,000</b>	<b>290,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Khat,Weardrop,Dechin,Wood Etc		165000	1980000	2079000	2182950
		0	0	0	0
<b>Total Sales (A)</b>		165000	1980000	2079000	2182950
<b>Less. Variable Expense</b>		0	0	0	0
Khat,Weardrop,Dechin,Wood		132000	1584000	1663200	1746360
<b>Total variable Expense (B)</b>		132000	1584000	1663200	1746360
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>		33000	396000	415800	436590
<b>Less. Fixed Expense</b>					
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					
<b>Total fixed Cost (D)</b>		20700	248400	249700	249900
<b>Net Profit (E) [C-D]</b>		12300	147600	166100	186690
<b>Investment Payback</b>			24000	24000	24000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
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
	<b>Total Cash Inflow</b>	<b>207600</b>	<b>289700</b>	<b>352900</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123600</b>	<b>265700</b>	<b>328390</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:3  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# বিশেষ ফার্নিচার

এখানে উন্নতমানের কাঠের নিখুঁত খোদাই করা ডিজাইনের খাট, শোকেছ, সোফাসেট, আলমারী, ড্রেসিং টেবিল ও চৌকাঠ-পাল্লা সহ গারভীয় ফার্নিচার তৈরি করা হয় এবং অর্ডার নেওয়া হয়।




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# FAMILY PICTURE

