

Proposed NU Business Name: **MS JUTHI FURNITURE**



Project identification and prepared by: Md.Mizanur Rahman,
Bogra Shadar Unit, Bogra

Project verified by: MD. Muzaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAMIUL ISLAM
Age	:	24-03-1989(28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Mohishaban, P.O: Mohishaban P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ZAHANARA BEGUM
(iii) Father's name	:	MD. CHOHIR UDDIN
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 16(Female), Member ID: 1383/1, Group No: 01 Member since: 25-03-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 2,000/-, Outstanding loan: NIL
(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	:	13 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-166156
Mother's Contact No.	:	01760-432150
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZAHANARA BEGUM joined Grameen Bank since 10 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	:	MS JUTHI FURNITURE
Location	:	Mohishaban,Gabtali,Bogra.
Total Investment in BDT	:	BDT 2,85,000/-
Financing	:	Self BDT 2,35,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur.Existing 06 employees.▪After getting equity fund 01 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra shadar unit, Bogra.▪Agreed grace period is 3 months.

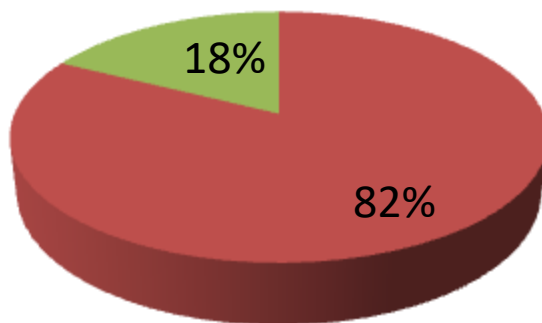
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Table,Alna,Sofa and others Sales	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Khat,Table,Alna,Sofa,others Production cost	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
House rant		800	9,600
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		18,000	216,000
Entertainment		500	6,000
Mobile Bill		300	3,600
Total fixed Cost (D)		25,600	307,200
Net Profit (E) [C-D]		10,400	124,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat	2	10000	20,000	0	0	0	20,000
War Dop	1	30000	30,000	0	0	0	30,000
Door	10	10000	100,000	0	0	0	100,000
Sofa	1	20000	20,000	0	0	0	20,000
Antry Korai Kat	25	1000	25,000	20	1000	20,000	45,000
Mehoguni Kat	30	1000	30,000	30	1000	30,000	60,000
Security	1	10000	10,000	0	0	0	10,000
Total	0		235,000	0		50,000	285,000

Source of Finance



- Entrepreneur's Contribution
235,000
- Investor's Investment 50,000
- Total 285,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Khat,Table,Alna,Sofa and others Sales	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Khat,Table,Alna,Sofa,others Production cost	4,200	126,000	1,512,000	1,587,600	1,666,980
Total variable Expense (B)	4,200	126,000	1,512,000	1,587,600	1,666,980
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
House rant		800	9,600	9,600	9,600
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		18,000	216,000	216,000	216,000
Entertainment		500	6,000	6,000	6,000
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		25,700	308,400	308,400	308,400
Net Profit (E) [C-D)		28,300	339,600	372,000	406,020
Investment Payback			20,000	20,000	20000

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	50,000		
1.2	Net Profit	339,600	372,000	406,020
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		319,600	639,600
	Total Cash Inflow	389,600	691,600	1,045,620
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	319,600	639,600	1,025,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 06
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mohishaban,Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

