

**Proposed NU Business Name: MESARS SIFAT FURNITURE**



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Sokhipur.

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SAHADAT</b>
Age	:	01-06-1984 (33Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brother 4 Sister
Address	:	Vill: Gor gobindopur P.O: Sokhipur P.S: Sokhipur Dist: Sokhipur
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>FULKHATUN</b>
(iii) Father's name	:	<b>AB.SAMAD</b>
(iv) GB member's info	:	Branch :Sokhipur Centre 07 (Female), Member ID: 1136 , Group No: 01 Member since: 05-02-1997 (20Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 10,000, Outstanding Loan: No
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business. 8 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782649280
Family's Contact No.	:	01732831056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FULKHATUN** joined Grameen Bank since 20 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

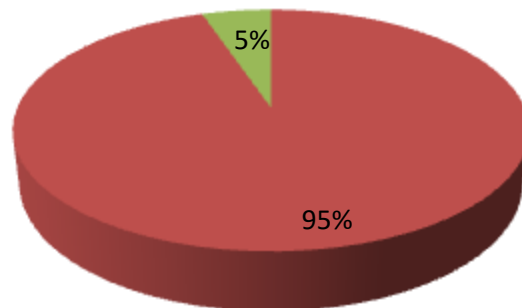
Business Name	:	<b>MESARS SIFAT FURNITURE</b>
Location	:	Chourasta,Sokhipur,Tangail
Total Investment in BDT	:	BDT 965,000/-
Financing	:	Self BDT 9,15,000/- (from existing business) 95% Required Investment BDT 50,000/- (as equity) 5%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50x 20 ft=1000 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Akashmuni,Mehoguni,Gojari,e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 6 employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Sokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Akashmuni, Mehoguni, Gojari, e.t.c.	13200	396000	4752000
		0	0
<b>Total Sales(A)</b>	<b>13200</b>	<b>396000</b>	<b>4752000</b>
Less Variable Expense (B)			0
Akashmuni, Mehoguni, Gojari, e.t.c.	10560	316800	3801600
<b>Total Variable Expense</b>	<b>10560</b>	<b>316800</b>	<b>3801600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportation		6000	72000
Salary (Self)		5000	60000
Salary (Staff)		60000	720000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>74900</b>	<b>898800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4300</b>	<b>51600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Akasmuni	466	1,500	699,000	7	1500	10,500	709,500
Mehoguni	50	1,000	50,000	19	500	9,500	59,500
Gojari	30	1,000	30,000	10	3000	30,000	60,000
Minajiyam	100	1200	120,000			0	120,000
			0			0	0
			0			0	0
Others			11,000			0	11,000
			0			0	0
Security			5,000			0	5,000
			0			0	0
	128	4700	915,000	36	5000	50,000	965000

### Source of Finance



- Entrepreneur's Contribution 915,000
- Investor's Investment 50,000
- Total 965,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Akashmuni,Mehoguni,Gojari,e.t.c.	13600	408000	4896000	5140800	5397840
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>13600</b>	<b>408000</b>	<b>4896000</b>	<b>5140800</b>	<b>5397840</b>
<b>Less Variable Expense (B)</b>					
Akashmuni,Mehoguni,Gojari,e.t.c.	<b>10880</b>	<b>326400</b>	<b>3916800</b>	4112640	<b>4318272</b>
<b>Total Variable Expense</b>	<b>10880</b>	<b>326400</b>	<b>3916800</b>	<b>4112640</b>	<b>4318272</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2720</b>	<b>81600</b>	<b>979200</b>	<b>1028160</b>	<b>1079568</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		1500	18000	18300	18600
Transportaion		6000	72000	75600	79380
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		60000	720000	720000	720000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>74900</b>	<b>898800</b>	<b>902800</b>	<b>906980</b>
<b>Net Profit (E)= [C-D]</b>		<b>6700</b>	<b>80400</b>	<b>84420</b>	<b>88641</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	50,000		
1.2	Net Profit	80,400	84420	88641
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60400	124820
	<b>Total Cash Inflow</b>	<b>130,400</b>	<b>144,820</b>	<b>213,461</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,400</b>	<b>124,820</b>	<b>193,461</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:6  
Experience & Skill : 8 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





























# FAMILY PICTURE

