

Proposed NU Business Name: **KHOKAN 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. RASHEL SARKER
Age	:	10-03-1991(27 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Sisters
Address	:	Vill: Khottapara, P.O: Bohayel P.S: Shajahanpur, 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. RASHEDA
(iii) Father's name	:	LATE AZIZAR RAHMAN
(iv) GB member's info	:	Branch: Majira,Shajahanpur; Centre # 72 (Female), Member ID: 6858, Group No: 05 Member since: 14-11-1992(25 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: BDT 13955/-
(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	:	19 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.	:	01793-851247
Mother's Contact No.	:	01774-560261
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHEDA joined Grameen Bank since 25 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	:	KHOKAN FURNITURE
Location	:	Majira,Shajahanpu,Bogra.
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,75,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 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 04 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.

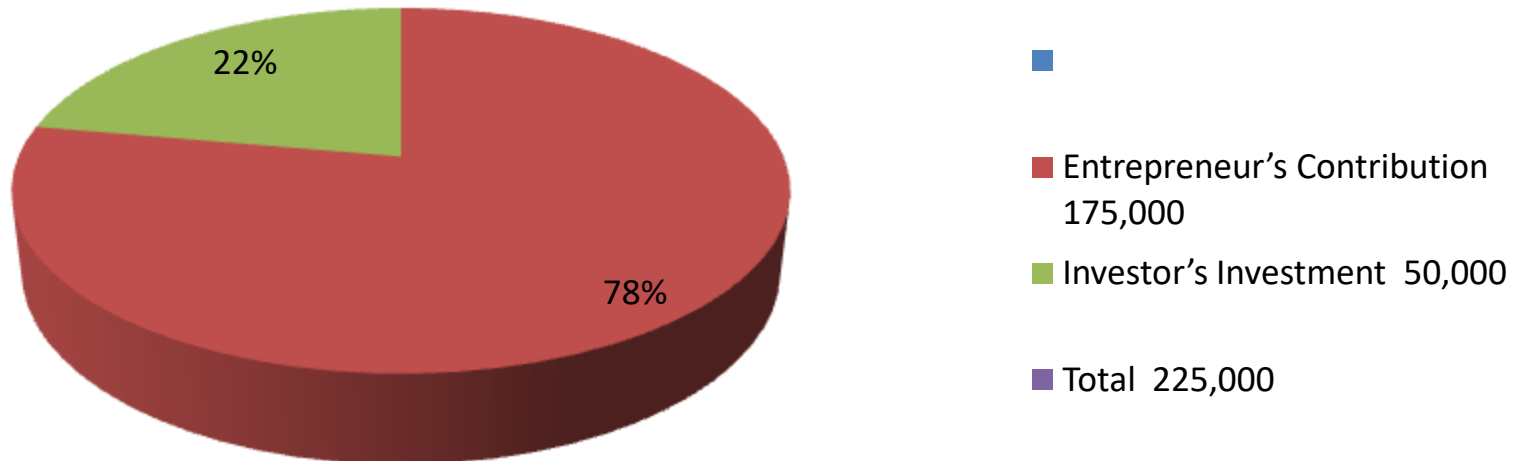
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Table,Alna,Sofa and others Sales	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Khat,Table,Alna,Sofa,others Production cost	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		300	3,600
Guard		100	1,200
Generator		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		19,600	235,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Khat	8	10000	80,000	0	0	0	80,000
Sukes	1	5000	5,000	0	0	0	5,000
Desin Table	3	10000	30,000	0	0	0	30,000
Antry Korai Kat	50	1000	50,000	50	1000	50,000	100,000
Security	1	10000	10,000	0	0	0	10,000
Total	0		175,000	0		50,000	225,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Khat,Table,Alna,Sofa and others Sales	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Khat,Table,Alna,Sofa,others Production cost	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12,000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		19,700	236,400	236,400	236,400
Net Profit (E) [C-D]		16,300	195,600	217,200	239,880
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	195,600	217,200	239,880
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		175,600	372,800
	Total Cash Inflow	245,600	392,800	612,680
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	175,600	372,800	592,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 04
Experience & Skill : 19 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Majira, Shajahanpu, Bogra..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

