Proposed NU Business Name: **BISMILLA FERNITURE**

Project identification and prepared by: Md. Razu Ahmed, Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.REDOY SHIKDER		
Age	:	25-07-1994 (23 Years)		
Education, till to date	:	Class 9		
Marital status	:	Unmarried		
Children	:	Nil		
No. of siblings:	:	01 Brothers & 01 Sisters		
Address	:	Vill: Baruakhali, P.O: Baruakhali, P.S: Nawabganj, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father GOLSENARA AHMMED ALI Branch: Sikaripara Nawabgonj, Centre # 36 (Female), Member ID: 8636, Group No: 15 Member since: 01/05/2005 First loan: BDT 4,000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing loan: BDT 10,000/- Outstanding loan: BDT9,560/- Mother No No 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	:	Ten years experience in running business.
Training Info	:	He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01627-015533
Mother's Contact No.	:	01727-270439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BOKUL RANI MONDAL joined Grameen Bank since 12 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	:	BISMILLA FERNITURE		
Location	:	Baruakhali bazar, Nawabganj, Dhaka.		
Total Investment in BDT	:	BDT 3,70,000/-		
Financing	:	Self BDT 3,20,000(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 30 ft= 900 square ft		
Security of the shop	:	Rent		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like: Khat, Almari, Showkej, Sofa, etc. Average 35% gain on sale. The business is operating by entrepreneur. He is doing his business in rent place. Collects goods from Joypara. Agreed grace period is 3 months. 		

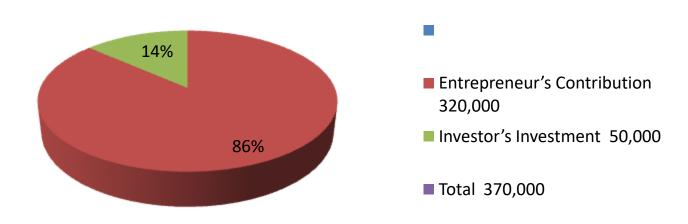
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Item	-	1,20,000	14,40,000
Total Sales (A)	-	1,20,000	14,40,000
Less. Variable Expense			
Wood Item	-	78,000	9,36,000
Total variable Expense (B)	-	78,000	9,36,000
Contribution Margin (CM) [C=(A-B)	-	42,000	5,04,000
Less. Fixed Expense			
Rent		1,500	30,000
Electricity Bill		2,50	3,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		30,000	3,60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Guard		120	1,440
Total fixed Cost (D)		34,370	4,12,440
Net Profit (E) [C-D)		7,630	91,560

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa set	50,000		50,000
Bed	80,000		80,000
Door	50,000		50,000
Wood	1,00,000	50,000	1,50,000
Others	40,000		
Total	3,20,00	50,000	3,70,000





Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Wood Item	_	1,60,000	19,20,000	20,16,000	21,16,800
Total Sales (A)	-	1,60,000	19,20,000	20,16,000	21,16,800
Less. Variable Expense					
SS Item	-	1,04,000	12,48,600	13,10,400	13,75,920
Total variable Expense (B)	-	1,04,000	12,48,600	13,10,400	13,75,920
Contribution Margin (CM) [C=(A-B)	-	56,000	6,72,000	7,05,600	7,40,880
Less. Fixed Expense					
Rent		1,500	30,800	30,800	30,800
Electricity Bill		500	6,000	7,000	7,000
Transportation		2,500	30,000	31,000	32,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		30,000	3,60,000	3,65,000	3,65,000
Mobile Bill		500	6,000	7,000	7,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		40,300	4,83,600	4,90,700	4,91,700
Net Profit (E) [C-D)		15,700	1,88,400	2,14,900	2,49,180
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	1,88,400	2,14,900	2,49,180
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,68,400	3,63,300
	Total Cash Inflow	2,38,400	3,83,300	6,12,480
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.2	Investment Pay Back (Including Ownership	20.000	30.000	20.000
2.3	Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,68,400	3,63,300	5,92,480

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community

Location of shop; Baruakhali, Nawabganj,

Dhaka.

Regular customers;

THREATS

Theft

Fire

Political unrest

















