

Proposed NU Business Name: **ARIF FURNITURE**



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIF
Age	:	05-06-1983(34Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill:Daniya para, P.O: Rosuniya ,P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REJIYA BEGUM
(iii) Father's name	:	SOFI KHAN
(iv) GB member's info	:	Branch: Rosuniya, Centre # 09 (Female), Member ID: 1652/4, Group No: 04 Member since: 01-05-2012(04 Years) First loan: BDT 20,000/- Outstanding loan: 11,640/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	18 years of business experience. 03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-823235
Family's Contact No.	:	01915-917516
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REJIYA BEGUM joined Grameen Bank since 04 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF FURNITURE
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 485,000/-
Financing	:	Self BDT 405,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 12 ft= 480 square ft
Security of the shop	:	BDT 70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; box bed, sofa set, weal drop etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

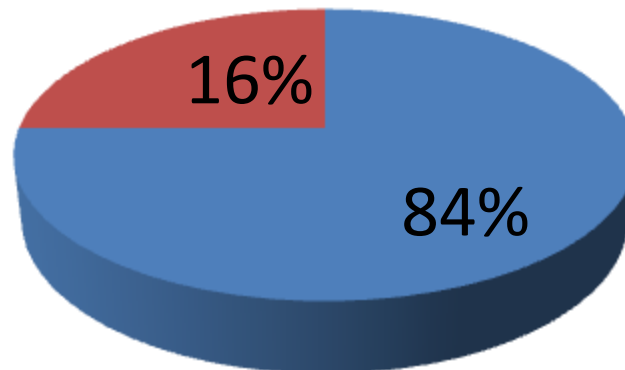
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
box bed, sofa set, weal drop etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
box bed, sofa set, weal drop etc.	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	1200	36,000	432,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		20000	240,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		30,400	364,800
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Sami box bed	03	15000	45000		02	15000	30000	75,000
Box bed	02	35000	70000		01	30000	30000	100000
Weed drop	02	25000	50000	other			10000	60000
Sukes	02	40000	80000					80000
Dasin table	02	25000	50000					50000
Sofa set	01	40000	40000					40000
security			70000					70000
Total			405000				80000	485,000

Source of Finance

■ Entrepreneur's contribution 405,000 ■ Investor's Investment 80,000 ■ Total 485,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
box bed, sofa set, weal drop etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
box bed, sofa set, weal drop etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total variable Expense (B)	3,500	105,000	1,260,000	1,323,000	1,389,150
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		20,000	240,000	240,000	240,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		30,400	364,800	365,880	367,014
Net Profit (E) [C-D]		14,600	175,200	201,120	228,336
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	175,200	201,120	228,336
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		143,200	312,320
	Total Cash Inflow	255,200	344,320	540,656
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	143,200	312,320	508,656

SWOT ANALYSIS

STRENGTH

Employment: 04 Self: 01 Family:0 Others:0
Experience & Skill : 18Years
Own Business :03
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









গণপ্রজাতন্ত্রী বাংলাদেশ
স্বাস্থ্য মন্ত্রণালয়
জাতীয় স্বাস্থ্য পরিষদ
স্বাস্থ্য পরিদপ্তর
কম্পিউটার সিস্টেম
স্বাস্থ্য পরিদপ্তর
কম্পিউটার সিস্টেম