

Proposed NU Business Name: SONJOY FURNITURE MART



Project identification and prepared by: Modon Kumar Biswas,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Parimal
Age	:	12-10-1983 (35 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brothers
Address	:	Vill: Aultia ,P.O: Bangra,P.S: KaliHati, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Kanti Rani
(iii) Father's name	:	Late Chan Mohon
(iv) GB member's info	:	Branch: Khilda, Centre # 13 (Female), Member ID: 6503 , Group No: 09 Member since: 00-00-2000 (Years) First loan: BDT = 500/- Last Loan = 175000/-
Further Information:	:	Outstanding loan:= 91200/-
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	15 years of business experience.
Own Business and	:	15 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-826243
Family's Contact No.	:	01875-822506
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kanti Rani joined Grameen Bank since 28 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

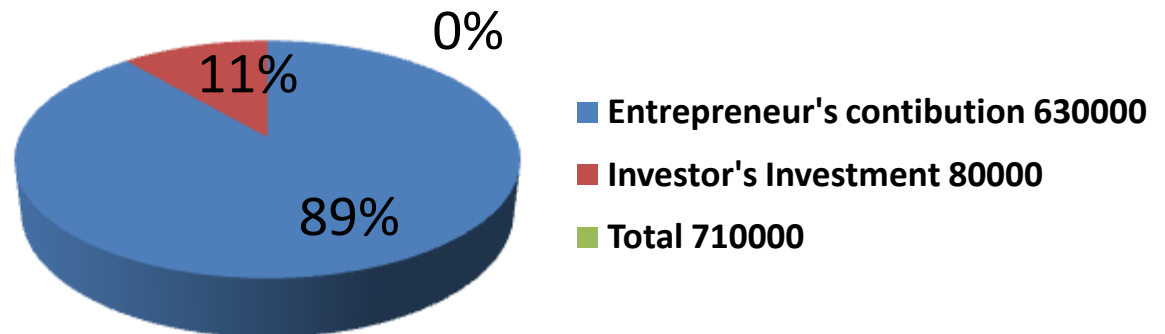
Business Name	:	Sonjoy Furniture Mart
Location	:	Bagutia,Kalihati,Tangail
Total Investment in BDT	:	BDT 710,000/-
Financing	:	Self BDT 630,000/- (from existing business) 89 % Required Investment BDT 80,000/- (as equity) 11 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	36 ft x 36 ft= 1296 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Khat,Sukes,Sufa-Set ,Daching Table,Waerdop,Almari,Sound Sestem etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing three employee. ▪The shop is rented . ▪Collects goods from . - Agreed grace period is 2 months

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture	10,000	300,000	3,600,000
	0	0	0
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Furniture	8,000	240,000	2,880,000
Total variable Expense (B)	8,000	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		800	9,600
Transportation		2000	24,000
Salary (self)		5,000	60,000
Salary (staff)		40,000	480,000
Entertainment		500	6,000
Graud Bill		200	2,400
Generator Bill		0	0
Mobile Bill		500	6,000
Total fixed Cost (D)		52,000	624,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Khat	2	35000	70000	Khat	1	35000	35,000	105,000
Sufa-set	1	40000	40000	Sufa-set	1	40000	40,000	80,000
Daching Table	2	15000	30000				0	30,000
Waerdop	1	30000	30000				0	30,000
Almari	1	25000	25000				0	25,000
Sukes	2	20000	40000				0	40,000
Wood	50	2,000	100000				0	100,000
Sound Sestem	4	60000	240000				0	240,000
			0				0	0
Others			55000	Others			5,000	60,000
Secuirity of Shop								0
Machinaries								0
Total			630,000				80,000	710,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Furniture	11,300	339,000	4,068,000	4,271,400	4,484,970
0	0	0	0	0	0
Total Sales (A)	11,300	339,000	4,068,000	4,271,400	4,484,970
Less. Variable Expense					
Furniture	9,040	271,200	3,254,400	3,417,120	3,587,976
Total variable Expense (B)	9,040	271,200	3,254,400	3,417,120	3,587,976
Contribution Margin (CM) [C=(A-B)]	2,260	67,800	813,600	854,280	896,994
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		880	10,560	11,088	11,642
Transportation		2,200	26,400	27,720	29,106
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		40,000	480,000	480,000	480,000
Entertainment		550	6,600	6,930	7,277
Graud Bill		220	2,640	2,772	2,911
Generator Bill		0	0	0	0
Mobile Bill		525	6,300	6,615	6,946
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		52,375	628,500	631,125	633,881
Net Profit (E) [C-D]		15,425	185,100	223,155	263,113
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	80,000		
1.1	Cash Inflow	185,100	223,155	263,113
1.2	Investment Infusion by Investor	0	0	0
1.3	Net Profit		153,100	344,255
1.4	Depreciation (Non cash item)	265,100	376,255	607,368
	Opening Balance of Cash Surplus			
2	Total Cash Inflow	80,000		
2.1	Cash Outflow			
2.2	Purchase of Product	32,000	32,000	32,000
2.3	Payment of GB Loan	112,000	32,000	32,000
	Investment Pay Back (Including Ownership Tr. Fee)	153,100	344,255	575,368
3	Total Cash Outflow	80,000		

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 15 Years
Own Business : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

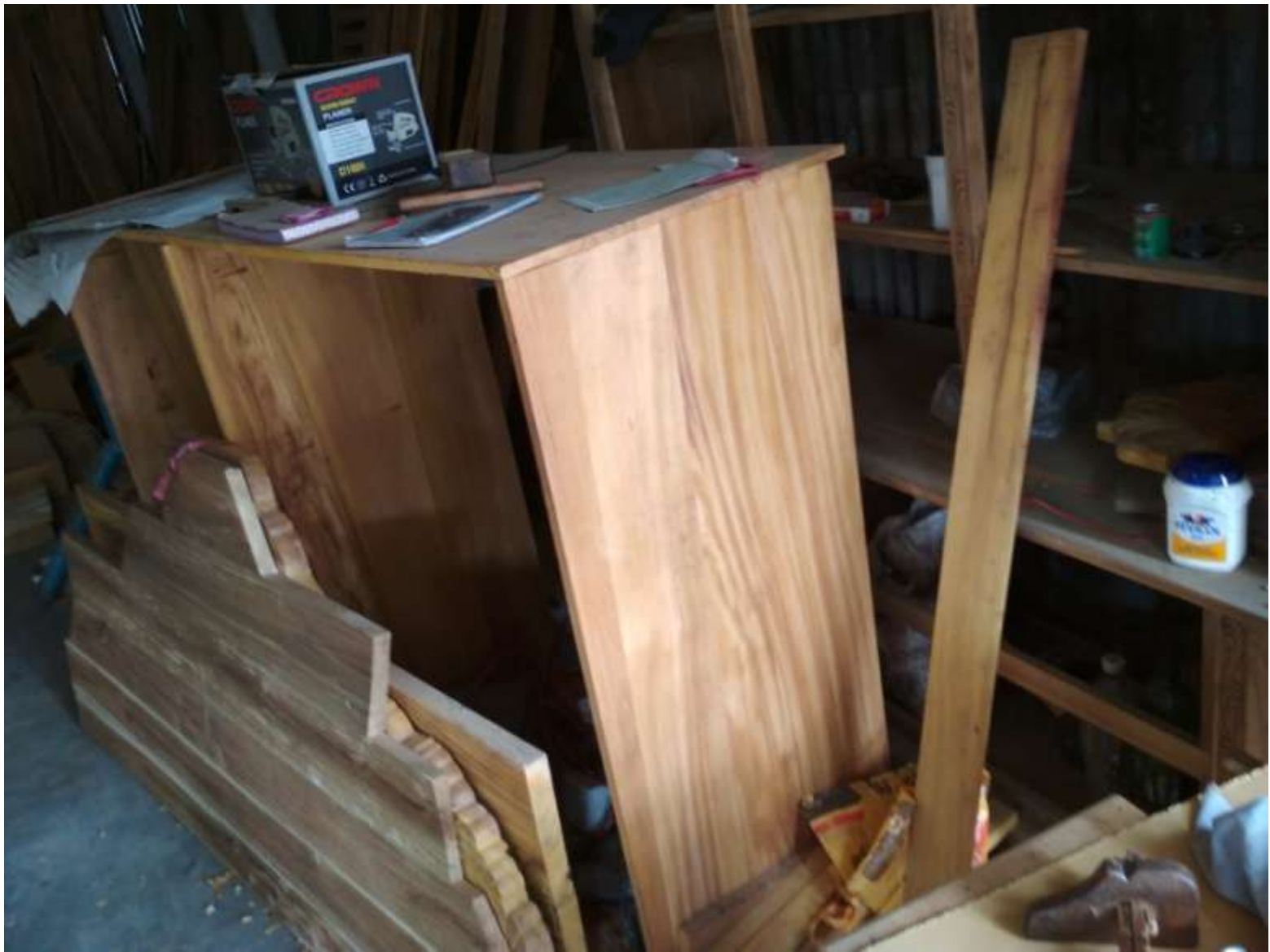
THREATS

Theft
Fire
Political unrest

Pictures



পার্স
শ্রী শ্রী আপন রাম গোপাল অরবি
এখানে সকল প্রকার ফার্ণিচার তৈরী ও বিক্রয় করা হয়।
শ্রোঃ পরিমত সবকার
নাটক মোড়, বাঙালিয়া, কালিকতা

















FAMILY PICTURE

