

# LITON FURNITURE HOUSE



Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MD LITON</b>
Age	:	15-06-1981 (33 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son & 1 daughter
No. of siblings:	:	2 Brothers & 1 Sister
Present Address		Vill: Baghutia P.O: Bangra P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>LATE JOYNOB</b>
(iii) Father's name	:	<b>ABDUL HAMID</b>
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 12 (Male), Member ID: 1644, Group No: 03 Member since: 30 Years First loan: 1,500 taka.
Further Information:		Existing loan: 15,000 Taka Outstanding loan: 9,000 Taka
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Rice business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-239794
Wife Contact No.	:	01919-239794
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Abdul Hamid is a member of Grameen Bank since 30 years. At first he took 1,500 taka loan from Grameen Bank. Abdul Hamid gradually took loan from GB. Utilize loan in his rice business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>LITON FURNITURE HOUSE</b>
Location	:	Kalihati, Tangail
Total Investment in BDT	:	5,50,000 taka
Financing	:	Self BDT 3,00,000 (from existing business) 45% Required Investment BDT 2,50,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of Wood furniture like; Bedstead, Almirah, Showcase, Sofa, Dining Table, Decent Table, Chair, Table, Wear drop etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪The shop is rented.</li><li>▪Collects wood from Basurhat, Sokhipur, Sagordhigee.</li><li>▪Agreed grace period is 4 months.</li></ul>

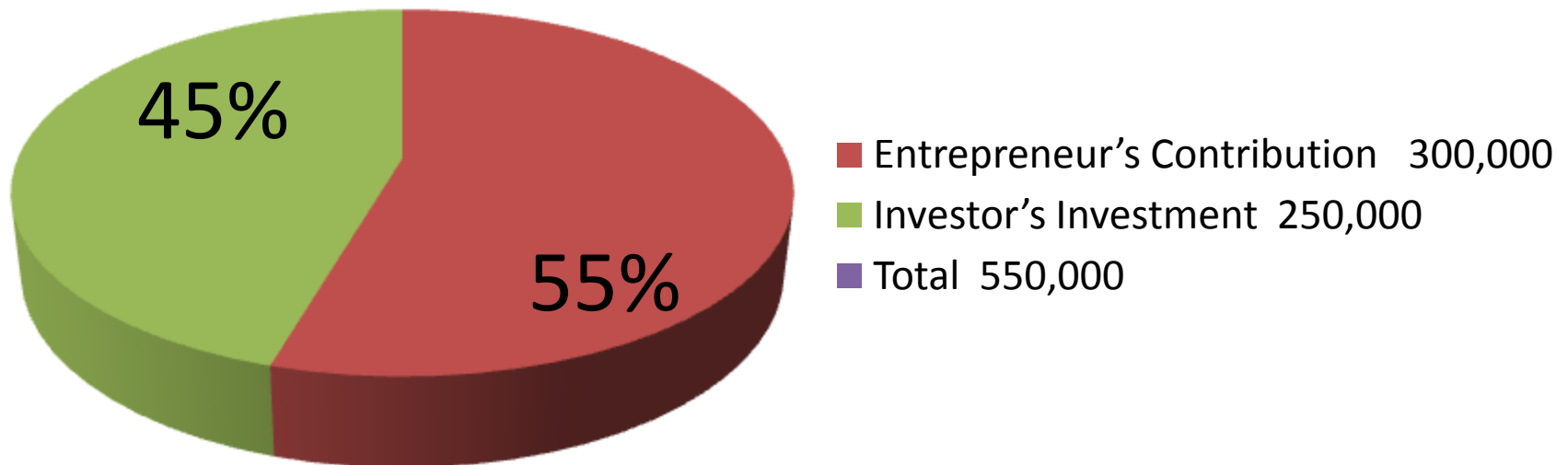
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bed-stead, Almirah, Door, Window, Chair, Table, Showcase, Wear drop, Decent table, Dining table	10,080	302,400	3,628,800
<b>Total Sales (A)</b>	<b>10,080</b>	<b>302,400</b>	<b>3,628,800</b>
<b>Less. Variable Expense</b>			
Bed-stead, Almirah, Door, Window, Chair, Table, Showcase, Wear drop, Decent table, Dining table	8,400	252,000	3,024,000
<b>Total variable Expense (B)</b>	<b>8,400</b>	<b>252,000</b>	<b>3,024,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,680</b>	<b>50,400</b>	<b>604,800</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		400	4,800
Transportation		8,000	96,000
Mobile bill		700	8,400
Entertainment		800	9,600
Salary (staff)		18,000	216,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>39,900</b>	<b>478,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>126,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Door, Sofa, Wear drop	70,000	-	70,000
Dining Table, Bed-stead, Chair, Table	70,000	-	70,000
Almirah, Decent Table	50,000	-	50,000
Wood, Color, Burnish	60,000	2,50,000	3,10,000
Security	50,000	-	50,000
<b>Total</b>	<b>3,00,000</b>	<b>2,50,000</b>	<b>5,50,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Bed-stead, Almirah, Door, Window, Chair, Table, Showcase, Wear drop, Decent table, Dining table	12,600	378,000	4,536,000	4,717,440	4,906,138
<b>Total Sales (A)</b>	<b>12,600</b>	<b>378,000</b>	<b>4,536,000</b>	<b>4,717,440</b>	<b>4,906,138</b>
<b>Less. Variable Expense</b>					
Bed-stead, Almirah, Door, Window, Chair, Table, Showcase, Wear drop, Decent table, Dining table	10,500	315,000	3,780,000	3,931,200	4,088,448
<b>Total variable Expense (B)</b>	<b>10,500</b>	<b>315,000</b>	<b>3,780,000</b>	<b>3,931,200</b>	<b>4,088,448</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>	<b>786,240</b>	<b>817,690</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,200	6,400
Transportation		10,000	120,000	122,000	123,000
Mobile bill & SMS Monitoring		800	9,600	9,600	9,700
Entertainment		1,000	12,000	12,200	12,300
Salary (staff)		18,000	216,000	216,000	217,000
Salary (self)		8,000	96,000	96,000	96,000
<b>Total Fixed Cost</b>		<b>42,300</b>	<b>507,600</b>	<b>510,000</b>	<b>512,400</b>
<b>Net Profit (E) [C-D]</b>		<b>20,700</b>	<b>248,400</b>	<b>276,240</b>	<b>305,290</b>
<b>Investment Payback</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	248,400	276,240	305,290
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		148,400	324,640
	<b>Total Cash Inflow</b>	<b>498,400</b>	<b>424,640</b>	<b>629,930</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>148,400</b>	<b>324,640</b>	<b>529,930</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 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  
Local competitors;

Pictures













# FAMILY PICTURE

