

SIRAJGONJ FURNITURE



Project identification by: Nurul Amin, Unit Manager, Bason, Gazipur

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIF HOSSAN
Age	:	10-01-1990 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Laksh mipura P.O: Joydebpur P.S: Gazipur sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORZINA BEGUM
(iii) Father's name	:	ABDUL HAMID
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 75 (Female), Member ID: 3821, Group No: 08 Member since: 20-05-2009 (06Years) First loan: 5,000 taka.
Further Information:		Existing loan: 30,000 Taka Outstanding loan: 11,350 Taka
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Electronics shop business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-697771
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Morzina begum is a member of Grameen Bank since 06 years. At first she took 5,000 taka loan from Grameen Bank. Morzina begum gradually took loan from GB. Utilize loan in her husband vegetable selling business and electronics shop business.

Proposed Nobin Udyokta Business Info

Business Name	:	SIRAJGONJ FURNITURE
Location	:	Lokshmipura, Joydebpur, Gazipur
Total Investment in BDT	:	4,95,000 taka
Financing	:	Self BDT 2,45,000 (from existing business) 49% Required Investment BDT 2,50,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Television, Bedstead, TV Trolley, Wear-drop, Cabinet, Dressing table, Rack, Table, Showcase etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Lakshmipura .▪Agreed grace period is 4 months.

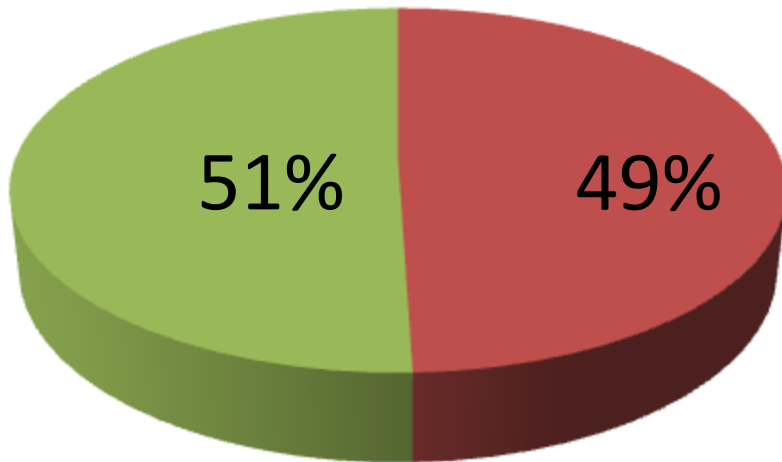
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Television, Bedstead, TV Trolley, Wear-drop, Cabinet, Dressing table, Rack, Table, Showcase etc	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Television, Bedstead, TV Trolley, Wear-drop, Cabinet, Dressing table, Rack, Table, Showcase etc	5,100	153,000	1,836,000
Total variable Expense (B)	5,100	153,000	1,836,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		3,600	43,200
Electricity Bill		600	7,200
Mobile Bill		1,000	12,000
Transportation		1,500	18,000
Entertainment		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
Total fixed Cost (D)		20,200	242,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Television (5)	55,000	1,10,000 (10)	1,65,000
Various Furniture	1,90,000	1,40,000	3,30,000
Total	2,45,000	2,50,000	4,95,000

Source of Finance



- Entrepreneur's Contribution 245,000
- Investor's Investment 250,000
- Total 495,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Television, Bedstead, TV Trolley, Wear-drop, Cabinet, Dressing table, Rack, Table, Showcase etc	8,500	255,000	3,060,000	3,213,000	3,373,650
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
Television, Bedstead, TV Trolley, Wear-drop, Cabinet, Dressing table, Rack, Table, Showcase etc	7,225	216,750	2,601,000	2,731,050	2,867,603
Total variable Expense (B)	7,225	216,750	2,601,000	2,731,050	2,867,603
Contribution Margin (CM) [C=(A-B)]	1,275	38,250	459,000	481,950	506,048
Less. Fixed Expense					
Rent		4,600	55,200	55,200	55,200
Electricity Bill		600	7,200	9,600	9,600
Mobile bill & SMS Monitoring		1,500	18,000	18,000	18,000
Transportation		2,500	30,000	30,000	36,000
Entertainment		1,000	12,000	12,000	12,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (self)		8,000	96,000	96,000	96,000
Total Fixed Cost		26,200	314,400	316,800	322,800
Net Profit (E) [C-D]		12,050	144,600	165,150	183,248
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	144,600	165,150	183,248
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		44,600	109,750
	Total Cash Inflow	394,600	209,750	292,998
2	Cash Outflow			
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
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	44,600	109,750	192,998

SWOT ANALYSIS

STRENGTH

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

Pictures





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21" COLOUR TELEVISION





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FAMILY PICTURE

