

Proposed NU Business Name : Janoni Furniture



***NU Identified and PP Prepared:
Abu Musa Bhuiyan (Chandpur Sadar Unit)
Varified by: Md.Nazrul Islam***

***Presented by
Bablu***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Bablu
Age	:	01-01-1981 (34 Years)
Marital status	:	Married
Children	:	2 sons, 1 daughter
No. of siblings:	:	6 Brothers, 2 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Jahanara Begum
(iii) Father's name	:	Late. Pear Mia
(iv) GB member's info	:	Branch: Kalcho -Hajigonj , Centre # 8/M), Loanee no.: 4466 Member since : 26-08-2003, First loan: Tk. 5,000 Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

<i>Present Occupation</i>	:	<i>Business</i>
Trade License No:	:	147
<i>Business Experiences</i>	:	<i>10 Years</i> <i>Previously worked in Comilla</i>
<i>Other Own/Family Sources of Income</i>	:	<i>Agriculture</i>
<i>Other Own/Family Sources of Liabilities</i>	:	<i>N/A</i>
<i>NU Contact Info</i>		<i>01731227563</i>
<i>NU Project Source/Reference</i>	:	<i>GT Chandpur Unit Office, Chandpur</i>

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2003 (5 years). At first she took a loan amount of BDT 5,000 from Grameen Bank. NU expanded his business using GB loan & purchased some lands from the income of his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Janoni Furniture
Address/ Location	:	Vill-Orepur , Post: Sayedpur Bazar, Hajigonj, Chandpur.
Total Investment in BDT	:	5,00,000
Financing	:	Self BDT : 4,00,000 (from existing business) -80 % Required Investment BDT : 100,000 (as equity) - 20 %
Present salary/drawings from business (estimates)	:	7000
Proposed Salary	:	7,000
Proposed Business % of present gross profit margin	:	64%
Estimated % of proposed gross profit margin	:	50%
(i) Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<i>Investments in different categories:</i>	(1)	(2)	(1+2)
i. Present stock items Stand Khat : (7000*3 pcs) : 20,000 Design Door (10000 * 3 pcs) : 30,000 Sofa (15,000 * 2 pcs) : 30,000 Box Khat (20,000 * 4 pcs) : 80,000 Machine Items : 3p lotar machine : 40,000 Folder machine : 80,000 Thiknachar machine : 60,000 Jointer machine : 60,000	4,00,000		400000
ii. Proposed Stock Items: Segun Wood 12 Cft(2500tk) : 30,000 Gamari Wood 17Cft (1200 tk) : 20,000 Shilkoroi Wood 25 Cft (2000tk) : 50,000		1,00,000	100000
Total Capital	400,000/-	1,00,000/-	500,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales		50,000	6,00,000
Less: Cost of sales		18000	216000
Gross Profit (C)		32000	384000
Less: Operating Costs			
Electricity bill		300	3600
Shop Rent (Showroom+Factory)		800	9600
Entertainment		200	2400
Mobile bill		200	2400
Present salary/Drawings- self		7,000	84000
Present salary-Employee (2)		19500	234000
Others (Chada)		100	1200
Non Cash Item:			
Depreciation Expenses		200	2400
Total Operating Cost (D)		28300	339600
Net Profit (C-D):		3700	44400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales	70,000	840000	75000	900000	80000	960,000
<i>Less: Cost of sales</i>	35,000	420000	37500	450000	40,000	480000
Gross Profit (C)	35000	420000	37500	450000	40000	480000
<i>Less: Operating Costs</i>						
Electricity bill	300	36 00	400	4800	500	6000
Entertainment	200	2400	300	3600	400	4800
Shop Rent (Showroom+factory)	800	9600	800	9600	800	9600
Mobile bill	300	3,600	500	6000	500	6000
Present salary/Drawings-self	7000	84,000	7000	84000	7000	84,000
Present salary-Employee (5)	19500	234000	20500	246000	21500	258000
Others (Chada)	100	1200	100	1200	200	2400
Non Cash Item:						
Depreciation Expenses	200	2400	200	2400	200	2400
<i>Total Operating Cost (D)</i>	28400	340800	29800	357000	31100	373200
<i>Net Profit (C - D)</i>	6600	79200	7700	92400	8900	106800
GT payback		40000		40000		40,000
Retained Income:	39200		52400		66800	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	<i>Cash Inflow</i>			
1.1	<i>Investment Infusion by Investor</i>	1,00,000		
1.2	<i>Net Profit</i>	79200	92400	106800
1.3	<i>Depreciation (Non cash item)</i>	2400	2400	2400
1.4	<i>Opening Balance of Cash Surplus</i>		41600	96400
	<i>Total Cash Inflow</i>	181600	136400	205600
2.0	<i>Cash Outflow</i>			
2.1	<i>Purchase of Product</i>	1,00,000		
2.2	<i>Payment of GB Loan*</i>	-		
2.3	<i>Investment Pay Back (Including Ownership Tr. Fee)</i>	40,000	40,000	40,000
	<i>Total Cash Outflow</i>	140,000	40000	40000
3.0	<i>Net Cash Surplus</i>	41600	96400	121600

SWOT ANALYSIS

STRENGTH

- *Skilled & 10 Years of Experience*
- *Maintaining High Standard in local areas*

WEAKNESS

- *Lack of Investment*
- *Low pricing of Furniture items in the locality*

OPPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency.*
- *Employment opportunity*

THREATS

- *Climate change effect may harm products.*
- *Fire*
- *Political unrest*













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For more information

Grameen Trust

Phone No : 9017038

Bablu

Cell No: 01731227563