

Proposed NU Business Name: **M S BHANDARI FURNITURE & TIMBER TRADERS**



Project identification and prepared by: Md. Shahab Uddin,
Ashulia Unit, Dhaka

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JULHASH
Age	:	28-01-1981 (34 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Kumkumari, P.O: Ashulia, P.S: Ashulia, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOYGUN
(iii) Father's name	:	LATE. SHOHOR ALI
(iv) GB member's info	:	Branch: Ashulia Centre # 06 (Female), Member ID: 3515/1, Group No: 01 Member since: 12-06-2000 (15 Years) First loan: 4,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01942-552619
Mother's Contact No.	:	01784-374209
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOYGUN was a member of Grameen Bank for 03 years. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and house development.

Proposed Nobin Udyokta Business Info

Business Name	:	M S BHANDARI FURNITURE & TIMBER TRADERS
Location	:	Khagan Bazaar, Birulia, Savar, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 22 ft= 660 square ft
Security	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of furniture.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing four employee.▪After getting equity three employee will be appointed.▪The shop is rented.▪Collects goods from Savar.▪Agreed grace period is 4 months.

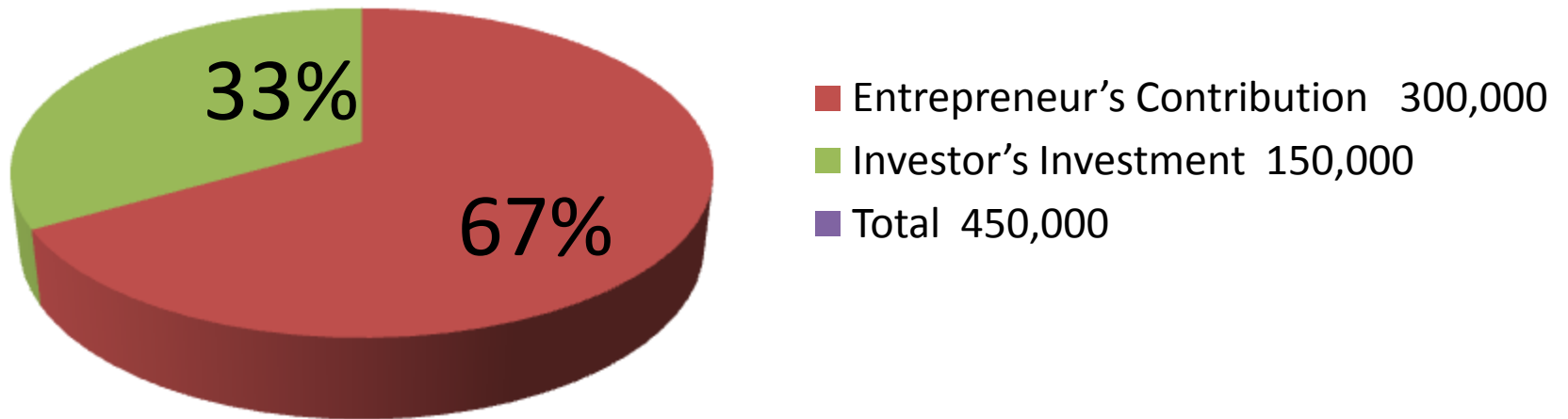
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	165,000	1,980,000
Total Sales (A)	165,000	1,980,000
Less. Variable Expense		
wood	115,500	1,386,000
Total variable Expense (B)	115,500	1,386,000
Contribution Margin (CM) [C=(A-B)]	49,500	594,000
Less. Fixed Expense		
Rent	1,500	18,000
Electricity bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (Staff)	30,000	360,000
Entertainment	400	4,800
Total fixed Cost (D)	38,700	464,400
Net Profit (E) [C-D]	10,800	129,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood (200x 1500)	3,00,000	1,50,000	4,50,000
Total	3,00,000	1,50,000	4,50,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture	270,000	3,240,000	3,402,000	3,572,100
Total Sales (A)	270,000	3,240,000	3,402,000	3,572,100
Less. Variable Expense				
wood	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	189,000	2,268,000	2,381,400	2,500,470
Contribution Margin (CM) [C=(A-B)]	81,000	972,000	1,020,600	1,071,630
Less. Fixed Expense				
Rent	1,500	18,000	18,000	18,000
Electricity bill	1,500	18,000	19,000	20,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	50,000	600,000	600,000	600,000
Entertainment	300	3,600	4,000	4,500
Guard	100	1,200	1,500	1,800
Total Fixed Cost	58,800	705,600	708,000	710,300
Net Profit (E) [C-D]	22,200	266,400	312,600	361,330
Investment Payback		60,000	60,000	60,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	266,400	312,600	361,330
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		206,400	459,000
	Total Cash Inflow	416,400	519,000	820,330
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	206,400	459,000	760,330

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
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

Pictures























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