

Proposed NU Business Name: SINGAPUR DESIGN FURNITURE

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Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD GOLAM MOSTAFA
Age	:	01-03-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brothers & 6 Sisters
Address	:	Vill: Post Kamari, P.O: Pongbai Jara. P.S: nagorpur, 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	:	KOMOLA BEGUM
(iii) Father's name	:	LATE. IMAN ALI
(iv) GB member's info	:	Branch: Mamudnogor Nagorpur, Centre # 17 (Female), Member ID: 1876, Group No: 10 Member since: 26-12-2006 (10 Years) First loan: BDT 8000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: nll
(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.)	:	No
Business Experiences and Training Info	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-362803
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMOLA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SINGAPUR DESIGN FURNITURE
Location	:	Pongbai Jora Mainroad, Nagorpur, Tangail
Total Investment in BDT	:	BDT 590,000/-
Financing	:	Self BDT 490,000/- (from existing business) 83% Required Investment BDT 100,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	44 ft x 12 ft= 528 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture item etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Rongpur.▪Agreed grace period is 3 months.

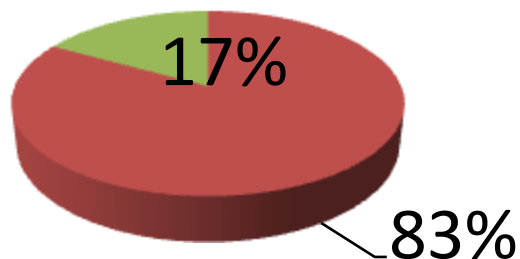
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Furniture	71,500	858,000
Total variable Expense (B)	71,500	858,000
Contribution Margin (CM) [C=(A-B)]	38,500	462,000
Less. Fixed Expense		
Electricity Bill	700	8,400
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	15,000	180,000
Rent	2,000	24,000
Entertainment	500	6,000
Salary (staff)	5,000	60,000
Total fixed Cost (D)	28,700	344,400
Net Profit (E) [C-D]	9,800	117,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Door	20	4000	80,000	5	4000	20,000	100,000
Window	60	800	48,000	43	800	34,400	82,400
Wear Drobe	3	10000	30,000	0	0	0	30,000
Melamine Board	20	1600	32,000	0	0	0	32,000
Glass	200	40	8,000	0	0	0	8,000
Wood	300	450	135,000	100	450	45,000	180,000
Button	100	500	50,000	0	0	0	50,000
Formika	20	800	16,000	0	0	0	16,000
Burnish Color	110	100	11,000	1	600	600	11,600
Security	1	80000	80,000	0	0	0	80,000
Total	834		490,000	149		100,000	590,000

Source of Finance



■ Entrepreneur's Contribution 490,000

■ Investor's Investment 100,000

■ Total 590,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture	152,000	1,824,000	1,915,200	2,010,960
Total Sales (A)	152,000	1,824,000	1,915,200	2,010,960
Less. Variable Expense				
Furniture	98,800	1,185,600	1,244,880	1,307,124
Total variable Expense (B)	98,800	1,185,600	1,244,880	1,307,124
Contribution Margin (CM) [C=(A-B)]	53,200	638,400	670,320	703,836
Less. Fixed Expense				
Electricity Bill	700	8,400	9,500	1,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	20,000	240,000	245,000	250,000
Rent	2,000	24,000	24,000	24,000
Entertainment	500	6,000	6,000	6,000
Salary (staff)	10,000	120,000	120,000	120,000
Total Fixed Cost	38,800	465,600	472,500	469,500
Net Profit (E) [C-D]	14,400	172,800	197,820	234,336
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	172,800	197,820	234,336
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		132,800	290,620
	Total Cash Inflow	272,800	330,620	524,956
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	132,800	290,620	484,956

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

