

Proposed NU Business Name: **LIMANA FURNITURE MART**



Project identification and prepared by: Ataur,
Shakhipur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LALCHAN
Age	:	12-01-1986 (31 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	2 Sister
Address	:	Vill: Gorgobinda; P.O: Shokhipur, P.S: Shokhipur, 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	:	LALJAN
(iii) Father's name	:	LATE TAYEJ UDDIN
(iv) GB member's info	:	Branch: Shokhipur, Centre # 7(Female), Member ID: 1140; , Group No: 01 Member since: 14-10-2016 (01 Years) First loan: BDT 30,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 2146
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01701-731872
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LALJAN joined Grameen Bank since 1 years ago. At first she took 30,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LIMANA FURNITURE MART
Location	:	--
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 500,000/-(from existing business) 91% Required Investment BDT 50,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture .▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 6 employees. ▪Collects goods from Korotia .▪The shop is rented.▪Agreed grace period is 3 months.

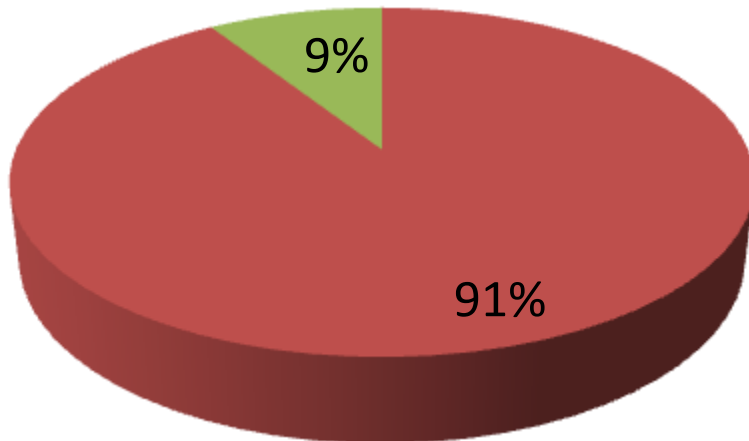
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture	5500	165000	1980000
Total sales (A)	5500	165000	1980000
Less Variable Exp.			
Furniture	3850	115500	1386000
Total Variable exp. (B)	3850	115500	1386000
Contribution Margin CM [C= (A-B)]	1650	49500	594000
less fixed exp.			
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		30000	360000
Entertainment		1000	12000
Mobile		300	3600
total fixed cost (D)		39300	471600
Net profit (E) [C-D]		10200	122400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Akashmoni	70	300	21,000	100	300	30,000	51,000
Jackfruit	80	700	56,000			0	56,000
Korai	120	400	48,000			0	48,000
Mango	100	350	35,000	10	350	3,500	38,500
Gamari	100	400	40,000			0	40,000
Mehegoni	150	600	90,000			0	90,000
Shegun	120	300	36,000			0	36,000
Others	174	1000	174,000	11	1500	16,500	190,500
Total	914		500,000	121		50,000	550,000

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 50,000
- Total 550,000

Financial Projection

Particular	Daily	Monthly	1st Year
Revenue (sales)			
Furniture	6350	190500	2286000
Total Sales (A)	6350	190500	2286000
less variable Expenses			
Furniture	4445	133350	1600200
Total variable Expenses (B)	4445	133350	1600200
Contribution Margin (CM)= (A-B)	1905	57150	685800
Less Fixed Expenses			
Electricity bill		1000	12000
Transportation		2200	26400
Salary (self)		5000	60000
Salary (staff)		30000	360000
Entertainment		1100	13200
Mobile		400	4800
Total Fixed Cost		39700	476400
Net Profit (E) (C-D)		17450	209400
Investment Payback			60000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	50,000
1.2	Net Profit	209,400
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	259400
2	Cash Outflow	
2.1	Purchase of Product	50,000
2.2	Payment of GB Loan	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000
	Total Cash Outflow	110,000
3	Net Cash Surplus	149,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 06 Family:0 Others:0
Experience & Skill :7; 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











FAMILY PICTURE

