

Proposed NU Business Name: SIDAM FURNITURE



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Baga Unit, Rajshahi

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Brief Bio of The Proposed Nobin Udyokta

Name	:	SIDAM
Age	:	07-10-1982(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	3 Sons
No. of siblings:	:	3 Brother,2 Sisters
Address	:	Vill:Milik Gaora P.O: Proran pur hat P.S: Chargat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GITA RANI
(iii) Father's name	:	LATE. NOBO NARAYON
(iv) GB member's info	:	Branch: Chargat Branch, Centre # 62 (Female), Member ID: 5047/1, Group No: 01 Member since:15-07-2012(13 Years) First loan: BDT 10,000
Further Information:		Existing Loan:10,000 /-, Outstanding loan:/--
(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	:	07 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.	:	01758-168445
Mother's Contact No.	:	01780-119821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GITA RANI joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land business.

Proposed Nobin Udyokta Business Info

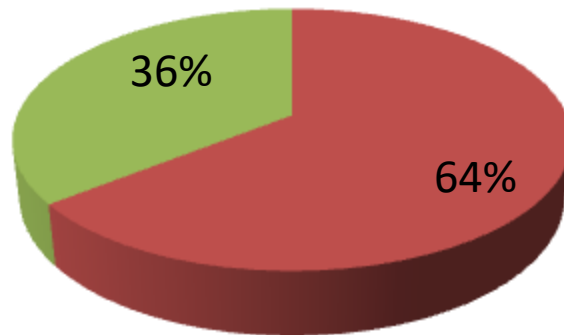
Business Name	:	: SIDAM FURNITURE
Location	:	Kakra mari Bazer, Charghat, Rajshahi
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a furniture▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 4 employe.▪Collects goods from local market.▪The shop is rent

Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wood	4200	126000	1512000
Total Sales(A)	4200	126000	1512000
Less Variable Expense (B)			0
Wood	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000
Less Fixed Expense			
Rent		1000	12000
Electricity Bill		800	9600
Transportaion		1000	12000
Salary (Self)		4000	48000
Entertainment		200	2400
Salary (Self)		20000	240000
Mobil Bill		200	2400
Total Fixed Cost (D)		27200	326400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Wood			70000			50000	120,000
Security			20000				20,000
Total	0		90000			50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Wood	4500	135000	1620000	2430000	2551500
Total Sales(A)	4500	135000	1620000	2430000	2551500
Less Variable Expense (B)		0	0	0	0
Wood	3375	101250	1215000	1822500	1913625
Total Variable Expense	3375	101250	1215000	1822500	1913625
Contributon Margin (CM) [C=(A-B)]	1125	33750	405000	607500	637875
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		800	9600	9900	10200
Transportaion		1000	12000	12400	12800
Salary (Self)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Salary (Self)		20000	240000	240000	240000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		27200	326400	327200	328000
Net Profit (E)= [C-D]		6550	78600	280300	309875
Investment Pay Back			20000	20000	20000

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	50,000		
1.2	Net Profit	78,600	280300	309875
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	128,600	308,300	412,375
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

