

Proposed NU Business Name: AJOY FURNITHURE



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOY PODDER
Age	:	15-06-1998 (19 Years)
Education, till to date	:	Class eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: East chandrapur P.O: Boyragirhat, P.S: Dagonvuiyan, Dist: Feni.

.Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DIPALI PODDER
(iii) Father's name	:	MORON CHANDRA PODDER
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 19(Female), Member ID: 4552, Group No: 03 Member Since:2008-2013 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	03years experience in running business. 02 Years in own business. He has 01 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869634125
Family's Contact No.	:	01823030589
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

DIPALI PODDER joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

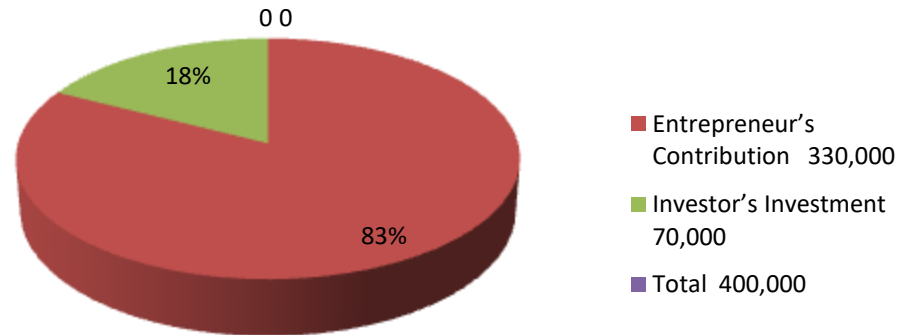
Proposed Nobin Udyokta Business Info

Business Name	:	AJOY FURNITHURE
Location	:	Masjid road ,Boyragir hat, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 330,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
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 20% gain on sale.▪The business is operating by entrepreneur. Existing 03 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	6000	180000	2160000
Total sales (A)	6000	180000	2160000
Less Variable Exp.			
furniture item	4800	144000	1728000
Total Variable exp. (B)	4800	144000	1728000
Contribution Margin CM [C= (A-B)]	1200	36000	432000
less fixed exp.			
Rent		3000	36000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		500	6000
Gird		100	1200
Generator		300	3600
Mobile bill		400	4800
total fixed cost (D)		25000	300000
Nit profit		11000	132000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	17	10000	170000	0	0	0	170000
Daining table	1	25000	25000	0	0	0	25000
Dressing teble	2	10000	20000	0	0	0	20000
Sofa set	2	25000	50000	0	0	0	50,000
Wood	0	0	50000	0	0	70,000	120,000
Security	0	0	15000	0	0		15,000
Total	22	70000	330000	0	0	70,000	400,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	9683	290490	3485880	3660174	3843182.7
Total Sales (A)	9683	290490	3485880	3660174	3843182.7
less variable Expenses					
furniture item	7746.4	232392	2788704	2928139	3074546.2
Total variable Expenses (B)	7746.4	232392	2788704	2928139	3074546.2
Contribution Margin (CM)= (A-B)	1936.6	58098	697176	732034.8	768636.54
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		500	6000	6200	6400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		25000	300000	300000	300000
Entertainment		500	6000	6000	6000
Gird		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total Fixed Cost		36100	433200	433800	434400
Net Profit (F) (C-D)		21998	263976	298234.8	334236.54

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	263976	298234.8	334236.54
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		235,976	506,211
	Total Cash Inflow	333,976	534,211	840,447
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	235,976	506,211	812,447

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 2 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

