

Proposed NU Business Name: **IBRAHIM FARNITURE**



Sreenagar unit, Munshigonj
Project verified by: Md.Samsul Arefin

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU KALAM
Age	:	20-05-1982(35Years)
Education, till to date	:	Class ii
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	05 Brothers 03 sisters
Address	:	Vill: chormordan, P.O ;rosuniya,P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEZA BEGUM
(iii) Father's name	:	ABDUL MOTIN GAZI
(iv) GB member's info	:	Branch: Imamgonj, Centre #37(Female), Member ID: 2984/2, Group No: 05 Member since: 02-04-1990(10 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	22 years of business experience. 05 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.	:	01794-300399
Family's Contact No.	:	01748-454962
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEZA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM FURNITURE
Location	:	Hasara school get.
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 145,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	BDT 25,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; box bed, sofa set, weal drop etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪The shop is rented.▪Collects goods from nimtala.▪Agreed grace period is 3 months.

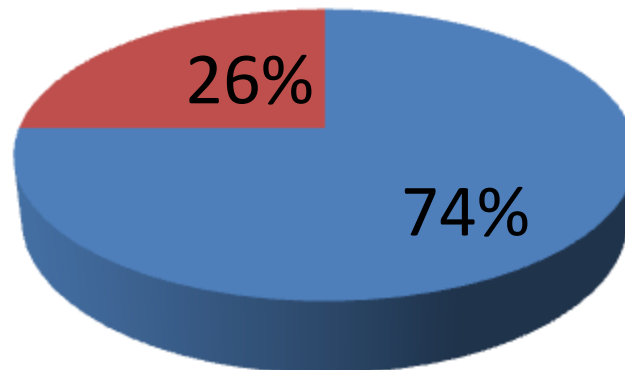
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
box bed, weal drop, sofa set etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
box bed, weal drop, sofa set etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Gird		200	2,400
Mobile bill		200	2,400
Total fixed Cost (D)		18,200	218,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Sofa set	01	40000	40000		01	30000	30000	70,000
Weal drop	02	20,000	40000		01	20000	20000	60,000
Box bed	01	40,000	40000					40000
security			25000					25000
Total			145,000				50,000	195,00

Source of Finance

■ Entrepreneur's contibution 145,000 ■ Investor's Investment 50,000 ■ Total 195,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
box bed, weal drop, sofa set etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
box bed, weal drop, sofa set etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Gird		200	2,400	2,400	2,400
Mobile bill		200	2,400	2,520	2,646
Total Fixed Cost		18,200	218,400	219,300	220,245
Net Profit (E) [C-D]		11,800	141,600	158,700	176,655
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	141,600	158,700	176,655
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,600	260,300
	Total Cash Inflow	191,600	280,300	436,955
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	121,600	260,300	416,955

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 22 Years
Own Business :05
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







FAMILY PICTURE