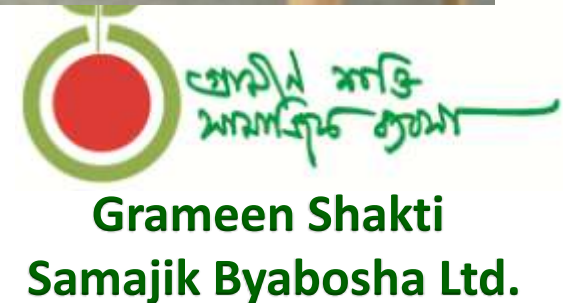


Proposed NU Business Name: **NEW FURNITURE**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar unit, Munshigonj
Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RONY MOLLAH
Age	:	10-12-1984(32Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brothers 01 sisters
Address	:	Vill: abir para, P.O ;sirajdikhan,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	:	ROKEYA BEGUM
(iii) Father's name	:	NURUL ISLAM MOLLAH
(iv) GB member's info	:	Branch: imamgonj, Centre # 07 (Female), Member ID: 1533, Group No: 08 Member since: 10-03-2009(08 Years) First loan: BDT 28,250/- 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	:	07 years of business experience. : 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.	:	01930-369527
Family's Contact No.	:	01955-895703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKAYA BEGUM joined Grameen Bank since 08 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	:	NEW FURNITURE
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 455,000/-
Financing	:	Self BDT 385,000/- (from existing business) 85% Required Investment BDT 70,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 15 ft= 600 square ft
Security of the shop	:	BDT 100,000
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 30% gain on sales. ▪The business is operating by entrepreneur. Existing two employee. ▪The shop is rented. ▪Collects goods from forasgonj. ▪Agreed grace period is 3 months.

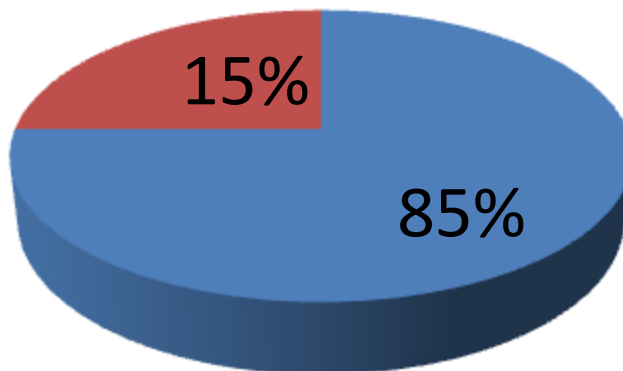
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
box bed, sofa set, weal drop etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
box bed, sofa set, weal drop etc.	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Gird		150	1,800
Generator		200	2,400
Mobile bill		300	3,600
Total fixed Cost (D)		20,750	249,000
Net Profit (E) [C-D]		6,250	75,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	03	25,000	75,000		02	25,000	50,000	125,000
Wall drope	03	20,000	60,000		01	20,000	20,000	80,000
Wall sukes	03	15,000	45,000					45,000
Sofa set	02	20,000	40,000					40,000
Sami box bed	02	25,000	50,000					50,000
Dassin table	01	15,000	15,000					15,000
security			100,000					100,000
Total			385,000				70,000	455,000

Source of Finance

■ Entrepreneur's contibution 385,000 ■ Investor's Investment 70,0000 ■ Total 455,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
box bed, sofa set, weal drop etc.	3,600	108,000	1,296,000	1,360,800	1,428,840
Total Sales (A)	3,600	108,000	1,296,000	1,360,800	1,428,840
Less. Variable Expense					
box bed, sofa set, weal drop etc.	2,520	75,600	907,200	952,560	1,000,188
Total variable Expense (B)	2,520	75,600	907,200	952,560	1,000,188
Contribution Margin (CM) [C=(A-B)]	1,080	32,400	388,800	408,240	428,652
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		500	6,000	6,300	6,615
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
Entertainment		100	1,200	1,260	1,323
Gird		150	1,800	1,800	1,800
Generator		200	2,400	2,520	2,646
Mobaile bill		300	3,600	3,780	3,969
Total Fixed Cost		20,750	249,000	250,260	251,583
Net Profit (E) [C-D]		11,650	139,800	157,980	177,069
Investment Payback			28,000	28,000	28,000

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

Sl #	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	139,800	157,980	177,069
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		111,800	241,780
	Total Cash Inflow	209,800	269,780	418,849
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	111,800	241,780	390,849

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
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





