

Proposed NU Business Name: **LATIF FURNITURE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	LATIF
Age	:	14-10-1985 (30 Years)
Education, till to date	:	Class eight
Marital status	:	married
Children	:	1doughter 1son
No. of siblings:	:	3 Brothers, 2 Sisters.
Address	:	Vill: kustia , P.O:Dhuburia, P.S: Nagorpur, 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	:	Renu Begum
(iii) Father's name	:	Md. Montaz Ali
(iv) GB member's info	:	Branch::Dhuburia ,Nagorpur , Centre #46 (Female), Member ID3062 , Group No:04 Member since:01/01/2004 to 2016(12Years) First loan: BDT 2000 /- Outstanding loan: Nil
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01863431019
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. NagorpurUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Renu Begum joined Grameen Bank 12 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

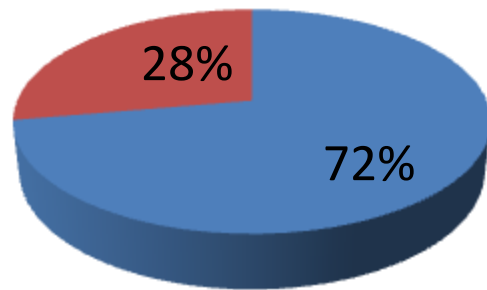
Business Name	:	LATIF FURNITURE
Location	:	Duburia Bus Stand,Nagorpur, Tangail
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130000/- (from existing business) 72 % Required Investment BDT 50,000/- (as equity) 28 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 10 ft= 100square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Khatt,Dreshing table,Dyning Table,Wood,Chair,Tableetc▪ etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Nagorpur▪Agreed grace period is 3 months.

BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khatt,Dreshing table,Dyning Table,Wood,Chair,Tableetc	2000	60,000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Khatt,Dreshing table,Dyning Table,Wood,Chair,Tableetc	1600	48000	576000
Total variable Expense (B)	1600	48000	576000
Contribution Margin (CM) [C=(A-B)	400	12,000	144000
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		200	2400
Transportation		500	6000
Mobile Bill		200	2400
Entertainment		200	2400
Gurd		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		7000	84000
Net Profit (E) [C-D)		5000	60000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Khatt	24000	0	24000
Drasing Table	15000	0	15000
Dyning Table	30000	0	30000
Wood	26000	50000	66000
Security	35000	0	35000
Total	130000	50000	180000

Source of Finance



■ Entrepreneur's contibution 130,000

■ Investor's Investment 50,000

■ Total 180000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Khatt,Dreshing table,Dyning Table,Wood,Chair,Tableetc	2800	84500	1014000	1067700	1120935
Total Sales (A)	2800	84500	1014000	1067700	1120935
Less. Variable Expense					
Khatt,Dreshing table,Dyning Table,Wood,Chair,Tableetc	2240	67200	806400	846720	889056
Total variable Expense (B)	2240	67200	806400	846720	889056
Contribution Margin (CM) [C=(A-B)]	560	17300	207600	220980	231879
Less. Fixed Expense					
Electricity Bill		300	3600	3600	3600
Rent		800	9600	9600	9600
Transportation		600	7200	7200	7200
Mobile Bill		300	3600	3600	3600
Entertainment		300	3,600	3,600	3,600
Gurd		100	1200	1200	1200
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7400	88800	93240	97902
Net Profit (E) [C-D]		9900	118800	127740	133997
Investment Payback			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	118800	127740	133997
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		185,200	386,600
	Total Cash Inflow	168800	418,600	637,010
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	2,0000	2,0000	2,0000
	Total Cash Outflow	70000	2,0000	2,0000
3	Net Cash Surplus	98800	398600	617010

SWOT ANALYSIS

STRENGTH

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

