

# Proposed NU Business Name: **BRISTY FERNITURE**

Project identification and prepared by: Md. Sahidul Islam,  
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>PAGOL CHAN</b>
Age	:	08-03-1983 ( 35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	4 Child
No. of siblings:	:	02 Brothers & 07 Sisters
Address	:	Vill: Sholla, P.O: Sholla, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>AINAMOTI</b>
(iii) Father's name	:	<b>GURU CHARAN</b>
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 10 (Female), Member ID: 1213, Group No: 01 Member since: 01/05/2005 First loan: BDT 2,000/- Existing loan: BDT 30,000/- Outstanding loan:Nil
Further Information:		
(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

## ***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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-699212
Mother's Contact No.	:	01850-684456
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AINAMOTI** joined Grameen Bank since 12 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	:	<b>BRISTY FERNITURE</b>
Location	:	Medicalmore Sholla, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 6,80,000/-
Financing	:	Self BDT 6,00,000(from existing business) 85% <b>Required Investment BDT 80,000(as equity) 15 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 30 ft= 900 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Joypara.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

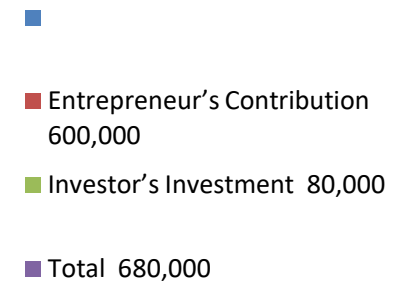
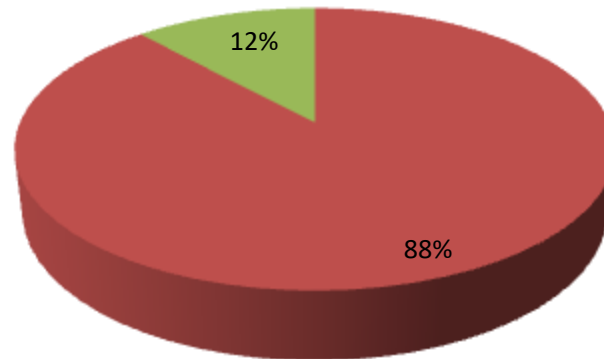
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Wood Item	-	4,20,000	50,40,000
<b>Total Sales (A)</b>	-	<b>4,20,000</b>	<b>50,40,000</b>
<b>Less. Variable Expense</b>			
Wood Item	-	3,36,000	40,32,000
<b>Total variable Expense (B)</b>	-	<b>3,36,000</b>	<b>40,32,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	-	<b>84,000</b>	<b>10,08,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,600	19,200
Electricity Bill		1,200	14,400
Transportation		5,000	60,000
Salary (Self)		5,000	60,000
Salary (Staff)		60,000	7,20,000
Mobile Bill		500	6,000
Entertainment		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>74,300</b>	<b>8,91,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>1,16,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa set	1,00,000		1,00,000
Bed	1,00,000		1,00,000
Waredroup	1,00,000		1,00,000
Wood	1,00,000	80,000	180,000
Wood	2,00,000		2,00,000
<b>Total</b>	<b>6,00,000</b>	<b>80,000</b>	<b>6,80,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Wood Item	-	4,70,000	56,40,000	59,22,000	62,18,100
<b>Total Sales (A)</b>	-	<b>4,70,000</b>	<b>56,40,000</b>	<b>59,22,000</b>	<b>62,18,100</b>
<b>Less. Variable Expense</b>					
Wood Item	-	3,26,000	39,12,000	41,07,600	43,12,980
<b>Total variable Expense (B)</b>	-	<b>3,26,000</b>	<b>39,12,000</b>	<b>41,07,600</b>	<b>43,12,980</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	-	<b>94,000</b>	<b>11,28,000</b>	<b>11,84,400</b>	<b>12,43,620</b>
<b>Less. Fixed Expense</b>					
Rent		1,600	19,200	19,200	19,200
Electricity Bill		1,500	18,000	19,000	20,000
Transportation		5,500	66,000	70,000	70,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		60,000	7,20,000	7,20,000	7,20,000
Mobile Bill		500	6,000	7,000	7,000
Entertainment		1,000	12,000	12,000	12,000
<b>Total Fixed Cost</b>		<b>75,100</b>	<b>9,01,200</b>	<b>9,07,200</b>	<b>9,08,200</b>
<b>Net Profit (E) [C-D]</b>		<b>18,900</b>	<b>2,26,800</b>	<b>2,77,200</b>	<b>3,15,420</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,26,800	2,77,200	3,15,180
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,94,800	4,40,000
	<b>Total Cash Inflow</b>	<b>3,06,800</b>	<b>4,72,000</b>	<b>7,55,180</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,94,800</b>	<b>4,40,000</b>	<b>7,23,180</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Baruakhali, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest































17 Nomor 17



