

Proposed NU Business Name :BIREN FURNITURE HOUSE



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | BIREN CHANDRA BISWES |
| Age | : | 27-10-1983(34 Years) |
| Education, till to date | : | Class eight |
| Marital status | : | married |
| Children | : | 1 son daughter |
| No. of siblings: | : | 3 Brother,1 Sister. |
| Address | : | Vill: ghourkul .P.O: nagourpur , P.S: nagourpur , 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 | : | Mst.: Loki Chandra bashes' |
| (iii) Father's name | : | Late :narran Chandra bashes' |
| (iv) GB member's info | : | Branch nagourpur Centre #13/m (Female), Member ID : 1367/1 , Group No:02 Member since:01/05/2004 First loan: BDT 5,000 /- Outstanding loan:12960 |
| 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 | : | 08years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | business. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01719959740 |
| Family's Contact No. | : | 01793196801 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Loki Chandra bishes

joined Grameen 13 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | BIREN FURNITURE HOUSE |
| Location | : | Goyhata road nagourpur tangial |
| Total Investment in BDT | : | BDT365,000/- |
| Financing | : | Self BDT 305,000/- (from existing business 84% Required Investment BDT 60000/- (as equity) 16% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 20 ft= 400square ft |
| Security of the shop | : | 20,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like : khat , shopa set , dinning set Kate etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rents.▪Collects goods from tangail▪Agreed grace period is 3 months. |

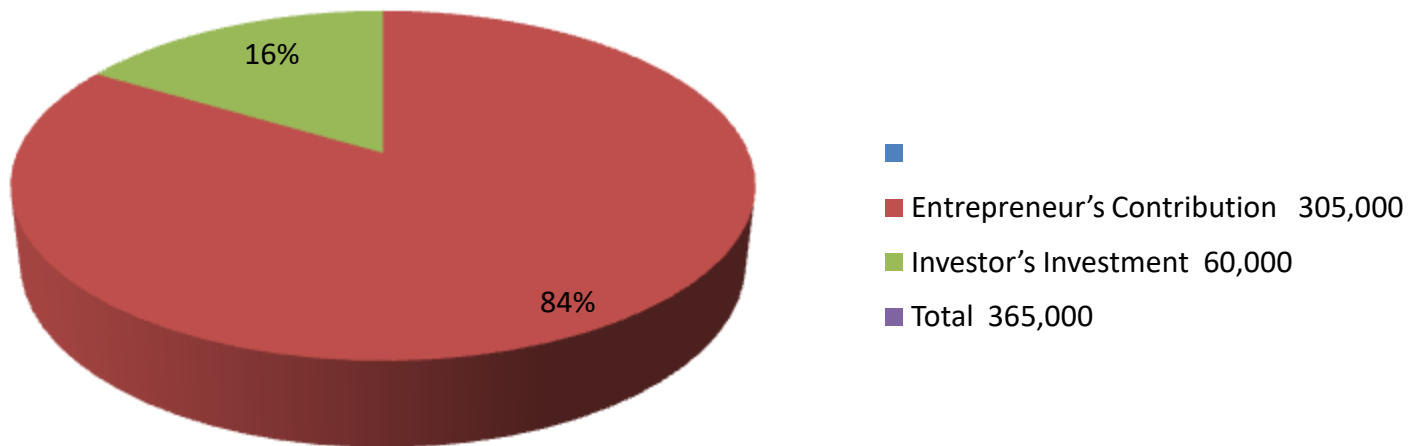
Existing Business (BDT)

BDT (TK)

| Particular | Daily | Monthly | Yearly |
|---|-------------|---------------|----------------|
| Revenue (sales) | | | |
| khat , shopa set , dinning set Kate | 4533 | 136000 | 1632000 |
| Total Sales (A) | 4533 | 136000 | 1632000 |
| Less. Variable Expense | | | |
| khat , shopa set , dinning set Kate | 0 | 108800 | 1305600 |
| Total variable Expense (B) | 0 | 108800 | 1305600 |
| Contribution Margin (CM) [C=(A-B)] | 0 | 27200 | 326400 |
| Less. Fixed Expense | | | |
| Rent | | 1800 | 21600 |
| Electricity Bill | | 400 | 4800 |
| Transportation | | ,1000 | 12000 |
| Mobile Bill | | 200 | 2400 |
| Entertainment | | 200 | 2400 |
| Gurd | | 100 | 1200 |
| janitor | | 0 | 0 |
| salary (self) | | 5000 | 60000 |
| Salary (staff) | | 10000 | 120,000 |
| Total fixed Cost (D) | | 18700 | 224400 |
| Net Profit (E) [C-D] | | 8500 | 102000 |

| | | | |
|---------------|---------------|--------------|---------------|
| khat | 70000 | | 70000 |
| Kate | 190000 | 60000 | 250000 |
| Shopa set | 25000 | | 25000 |
| darning table | 20000 | | 20000 |
| | | | |
| | | | |
| | | | |
| Total | 305000 | 60000 | 365000 |

Source of Finance



Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year(+5%) |
|--|---------------|----------------|----------------|
| Revenue (sales) | | | |
| shop , loosen cream face wash ,paste Howell glycerin | 136000 | 1632000 | 1713600 |
| Total Sales (A) | 136000 | 1632000 | 1713600 |
| Less. Variable Expense | | | |
| shop , loosen cream face wash ,paste Howell glycerin | 108800 | 1305600 | 1370800 |
| Total variable Expense (B) | 108800 | 1305600 | 1370800 |
| Contribution Margin (CM) [C=(A-B)] | 27200 | 326400 | 342800 |
| Less. Fixed Expense | | | |
| Rent | 1800 | 21600 | 21600 |
| Electricity Bill | 400 | 4800 | 4800 |
| Guard | 100 | 1200 | 1200 |
| Mobile Bill | 200 | 2400 | 2600 |
| generator | 0 | 0 | 0 |
| Entertainment | 200, | 2400 | 2600 |
| transportation | 1000 | 12000 | 12500 |
| Salary (self) | 5000 | 60,000 | 60,000 |
| Salary(staff) | 10000 | 120000 | 120000 |
| Total Fixed Cost | 18700 | 224400 | 225300 |
| Net Profit (E) [C-D] | 8500 | 102000 | 117500 |
| Investment Payback | | 36000 | 36000 |

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

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|----------|---|---------------|---------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 102000 | 117500 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 66000 |
| | Total Cash Inflow | 162000 | 183500 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36000 | 36000 |
| | Total Cash Outflow | 96000 | 36000 |
| 3 | Net Cash Surplus | 66000 | 147500 |

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

