

Proposed NU Business Name: SAIFUL ISLAM FURNITURE



Project identification and prepared by: Md. Moshour Rahaman
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM
Age	:	27-10-1988(29Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	05 Brothers 02 sisters
Address	:	Vill: Hironer khilgaw, P.O ;+,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	:	ROBEDA KHATUN
(iii) Father's name	:	DEATH SHEIKH SOBDUL
(iv) GB member's info	:	Branch: ISAPURA, Centre # 60 (Female), Member ID: 1012, Group No: 02 Member since: 07-01-1999(12 Years) First loan: BDT 3,000/- 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	:	04 years of business experience. : 04 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.	:	01933-348512
Family's Contact No.	:	01932-541792
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROBEDA KHATUN joined Grameen Bank since 12 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL ISLAM FURNITURE
Location	:	Akota market,Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 435,000/-
Financing	:	Self BDT 365,000/- (from existing business) 84% Required Investment BDT 70,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 12 ft= 300 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 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

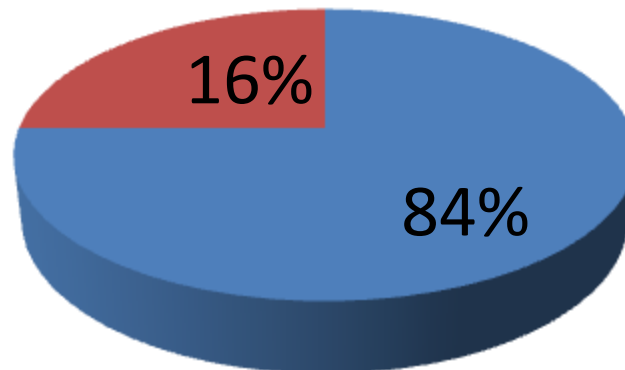
Existing Business (BDT)

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.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		13,000	156,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	03	25000	75000		02	25000	50000	125,000
Sukes	05	20000	100,000		01	20000	20000	120,000
Waddrop	02	15000	30,000					30,000
Dasin table	02	10000	20,000					20,000
Sami box bed	02	20000	40,000					40,000
security			100,000					100,000
Total			365,000				70,000	435,000

Source of Finance

■ Entrepreneur's contibution 365,000
 ■ Investor's Investment 70,0000
 ■ Total 435,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
box bed, sofa set, weal drop etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
box bed, sofa set, weal drop etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
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)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		13,000	156,000	157,140	158,337
Net Profit (E) [C-D)		8,000	96,000	107,460	119,493
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	96,000	107,460	119,493
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		68,000	147,460
	Total Cash Inflow	166,000	175,460	266,953
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	68,000	147,460	238,953

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:04
Experience & Skill : 04Years
Own Business :04
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













SINGLE AUTO
LPG STOVE
1.02 SRR