

Proposed NU Business Name: **MS SHOHEL FURNITURE**



Project identification and prepared by: Most. Mahfuza Khatun,
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD AJMOT SHIKDER |
| Age | : | 05-02-1985 (32 Years) |
| Education, till to date | : | Class 9 |
| Marital status | : | Single |
| Children | : | - |
| No. of siblings: | : | 2 Brother & 3 Sister |
| Address | : | Vill: Thon Para, P.O: Bor Chowna, P.S: Sokhipur , 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 | : | MOST ROHIMA BEGUM |
| (iii) Father's name | : | LATE ABDUL HAMID |
| (iv) GB member's info | : | Branch: Kalia Sokhipur, Centre # 12 (Female), Member ID: 1602, Group No: 04 Member since: 10-04-1990 (26 Years) First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 50,000, Outstanding loan: BDT 20,300/- |
| (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 | : | 16 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01714-419133 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ROHIMA BEGUM joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MS SHOHEL FURNITURE |
| Location | : | Borchowna, Sokhipur, Tangail |
| Total Investment in BDT | : | BDT 370,000/- |
| Financing | : | Self BDT 300,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 30 ft x 12 ft= 360 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Manufacturer of wooden furniture.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Tangail.▪The shop is owned.▪Agreed grace period is 3 months. |

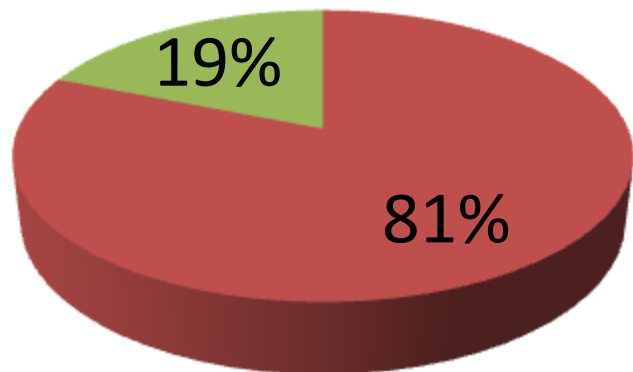
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|---------------|----------------|
| Revenue (sales) | | |
| Furniture | 80,000 | 960,000 |
| Total Sales (A) | 80,000 | 960,000 |
| Less. Variable Expense | | |
| Wood | 52,000 | 624,000 |
| Total variable Expense (B) | 52,000 | 624,000 |
| Contribution Margin (CM) [C=(A-B)] | 28,000 | 336,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 800 | 9,600 |
| Mobile Bill | 500 | 6,000 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 2,500 | 30,000 |
| Entertainment | 500 | 6,000 |
| Generator | 200 | 2,400 |
| Salary (staff) | 10,000 | 120,000 |
| Total fixed Cost (D) | 19,500 | 234,000 |
| Net Profit (E) [C-D] | 8,500 | 102,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|----------|---------------|----------------|----------|---------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cot | 3 | 33333 | 100,000 | 0 | 0 | 0 | 100,000 |
| Showcase | 1 | 40000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Sofa | 1 | 40000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Dressing Table | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Alna | 2 | 6000 | 12,000 | 0 | 0 | 0 | 12,000 |
| Wood | 1 | 88000 | 88,000 | 1 | 70000 | 70,000 | 158,000 |
| Total | 9 | 227333 | 300,000 | 1 | 70,000 | 70,000 | 370,000 |

Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 70,000

■ Total 370,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2 Year | 3 Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| Furniture | 100,000 | 1,200,000 | 1,260,000 | 1,323,000 |
| Total Sales (A) | 100,000 | 1,200,000 | 1,260,000 | 1,323,000 |
| Less. Variable Expense | | | | |
| Wood | 65,000 | 780,000 | 819,000 | 859,950 |
| Total variable Expense (B) | 65,000 | 780,000 | 819,000 | 859,950 |
| Contribution Margin (CM) [C=(A-B)] | 35,000 | 420,000 | 441,000 | 463,050 |
| Less. Fixed Expense | | | | |
| Electricity Bill | 800 | 9,600 | 9,600 | 9,600 |
| Mobile Bill | 600 | 7,200 | 7,500 | 8,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | 3,000 | 36,000 | 38,000 | 40,000 |
| Entertainment | 500 | 6,000 | 7,000 | 7,500 |
| Generator | 200 | 2,400 | 3,000 | 3,500 |
| Salary (staff) | 10,000 | 120,000 | 120,000 | 120,000 |
| Total Fixed Cost | 20,100 | 241,200 | 245,100 | 248,600 |
| Net Profit (E) [C-D] | 14,900 | 178,800 | 195,900 | 214,450 |
| Investment Payback | | 28,000 | 28,000 | 28,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 178,800 | 195,900 | 214,450 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 150,800 | 318,700 |
| | Total Cash Inflow | 248,800 | 346,700 | 533,150 |
| 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 | 150,800 | 318,700 | 505,150 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 16 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিস্মিল্লাহির রাহমানির রাহীম

মোঃ নাসির সিকদার (আজমত)

প্রোপ্রাইটর

মোবাঃ 01714-419133

01730-918758

01688-351107

মেসার্স সোহেল ফার্ণিচার মার্ট

এখানে উন্নত মানের খাট, সোফা, সুকেজ, ড্রেসিং টেবিল ও অন্যান্য
যাবতীয় ফার্ণিচারের কাজ করা হয় এবং চিড়াই কাঠ বিক্রয় করা হয়।

বড়চওনা বাজার, ইন্দারজানী রোড (ব্রিজ পার), সখিপুর, টাঙ্গাইল।















FAMILY PICTURE

