

Proposed NU Business Name: **LOKKHON FURNITURE**



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Sokhipur Unit, Tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	LOKKHON MONDOL
Age	:	16-03-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 4 Sister
Address	:	Vill: Gor Gobindo pur, P.O: Sokhipur, 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	:	SRIMOTI RANI
(iii) Father's name	:	LATE. MON MOHON MONDOL
(iv) GB member's info	:	Branch: Sokhipur, Centre # 73 (Female), Member ID: 3741, Group No: 05 Member since: 25-04- 2002 (15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT18,480/-
(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	:	5 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.	:	01714-628602
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

SRIMOTI RANI joined Grameen Bank since 15 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	:	LOKKHON FURNITURE
Location	:	Women College Road, Sokhipur, Tangail
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 450,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
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 5 employees.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

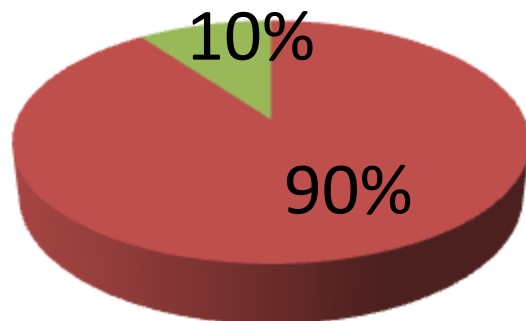
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	125,000	1,500,000
Total Sales (A)	125,000	1,500,000
Less. Variable Expense		
Wood	81,250	975,000
Total variable Expense (B)	81,250	975,000
Contribution Margin (CM) [C=(A-B)]	43,750	525,000
Less. Fixed Expense		
Electricity Bill	800	9,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	200	2,400
Transportation	3,000	36,000
Generator	100	1,200
Salary (Staff)	25,000	300,000
Total fixed Cost (D)	34,400	412,800
Net Profit (E) [C-D]	9,350	112,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cot	5	15000	75,000	0	0	0	75,000
Sofa	3	30000	90,000	0	0	0	90,000
Door	5	16000	80,000	0	0	0	80,000
Window	5	10000	50,000	0	0	0	50,000
Wear Drobe	1	30000	30,000	0	0	0	30,000
Dressing Table	2	15000	30,000	0	0	0	30,000
Dining Table	2	22500	45,000	0	0	0	45,000
Security	1	50000	50,000	0	0	0	50,000
Wood	0	0	0	1	50000	50,000	50,000
Total	24	188500	450,000	1	50,000	50,000	500,000

Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 50,000
- Total 500,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Furniture	140,000	1,680,000	1,764,000	1,852,200
Total Sales (A)	140,000	1,680,000	1,764,000	1,852,200
Less. Variable Expense				
Wood	91,000	1,092,000	1,146,600	1,203,930
Total variable Expense (B)	91,000	1,092,000	1,146,600	1,203,930
Contribution Margin (CM) [C=(A-B)]	49,000	588,000	617,400	648,270
Less. Fixed Expense				
Electricity Bill	800	9,600	11,500	11,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	200	2,400	3,000	3,500
Transportation	4,000	48,000	48,000	48,000
Generator	100	1,200	1,200	1,200
Salary (Staff)	25,000	300,000	300,000	300,000
Total Fixed Cost	35,500	426,000	429,200	430,200
Net Profit (E) [C-D]	13,500	162,000	188,200	218,070
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	162,000	188,200	218,070
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		142,000	310,200
	Total Cash Inflow	212,000	330,200	528,270
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	142,000	310,200	508,270

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:05
Experience & Skill : 5 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









FAMILY PICTURE

