

Proposed NU Business Name: **SELIM FURNITURE GALLERY**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SELIM
Age	:	01-03-1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers & 3 Sisters
Address	:	Vill: Satbaria, P.O: Motigonj, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNE ARA BEGUM
(iii) Father's name	:	LATE. SHAH ALAM
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 27 (Female), Member ID: 1241, Group No: 01 Member since: 23-03-1996 (20 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	10 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.	:	01811-153060
Mother's Contact No.	:	01868-878905
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNE ARA BEGUM joined Grameen Bank since 20 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	:	SELIM FURNITURE GALLERY
Location	:	Satbaria, Sonagazi, Feni
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a furniture factory.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 5 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

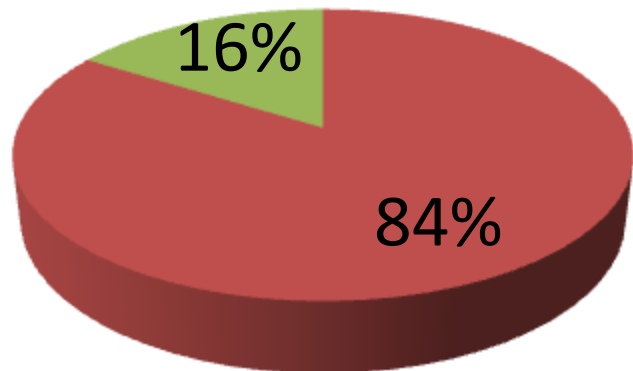
Existing Business (BDT)

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	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,000	12,000
Entertainment	400	4,800
Generator	100	1,200
Salary (Staff)	30,000	360,000
Total fixed Cost (D)	37,300	447,600
Net Profit (E) [C-D]	6,450	77,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cot	5	12000	60,000	0	0	0	60,000
Dressing Table	2	10000	20,000	0	0	0	20,000
Wall Cabinet	1	50000	50,000	0	0	0	50,000
Wood	1	120000	120,000	1	50000	50,000	170,000
Security	1	10000	10,000	0	0	0	10,000
Total	10	202000	260,000	1	50,000	50,000	310,000

Source of Finance



■ Entrepreneur's Contribution 260,000

■ Investor's Investment 50,000

■ Total 310,000

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	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,000	12,000	12,000	12,000
Entertainment	400	4,800	4,800	4,800
Generator	100	1,200	1,200	1,200
Salary (Staff)	30,000	360,000	360,000	360,000
Total Fixed Cost	37,400	448,800	450,500	452,000
Net Profit (E) [C-D]	11,600	139,200	166,900	196,270
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	139,200	166,900	196,270
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		119,200	266,100
	Total Cash Inflow	189,200	286,100	462,370
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	119,200	266,100	442,370

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:05
Experience & Skill : 10 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