

Proposed NU Business Name: **SHOUROV FURNITURE**



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAMSUL ALAM
Age	:	15/02/1998(19Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	Nil
Address	:	Vill: Dumuriya,P.O:Premtoly,P.S: Godagari, Dist: Rajshahi
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. RIZIA BEGUM
(iii) Father's name	:	MD. ABUL KALAM AZAD
(iv) GB member's info	:	Branch: Deopara,godagari, Centre #22(Female), Member ID: 2768, Group No:02 Member since:17/05/2010-2015 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:9880
(v) Who pays GB loan installment	:	Mother
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01787017438
Father's Contact No.	:	01792696339
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RIZIA BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

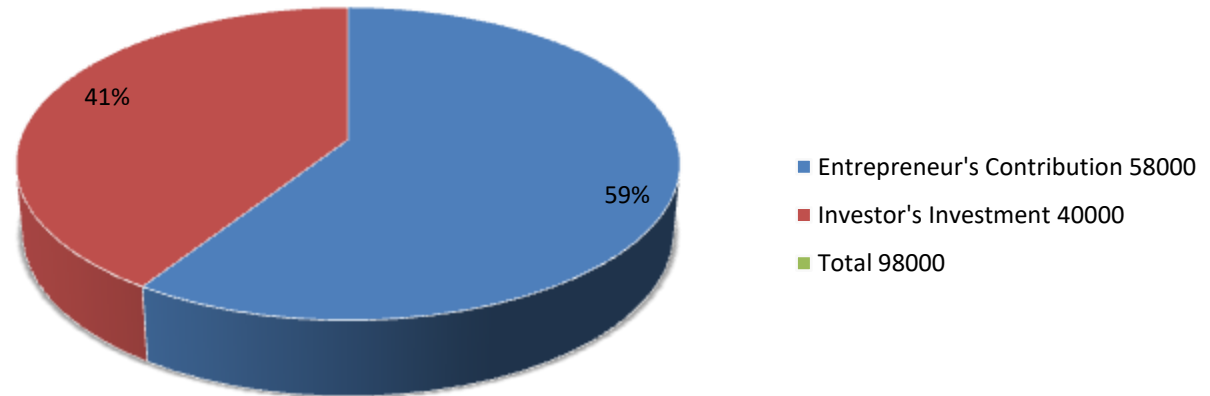
Business Name	:	SHOUROV FURNITURE
Location	:	Dumuriya, Premtoli, Godagari, Rajshahi
Total Investment in BDT	:	BDT 98000/-
Financing	:	Self BDT 58000/- (from existing business) 59% Required Investment BDT 40,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft = 80 square ft
Security of the shop	:	30000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Furniture▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Furniture	1050	31500	378000
Total Variable Expense (B)	1050	31500	378000
Contribution Margin(CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		200	2400
Food/other		100	1200
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		7000	84000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Bed	24000	0	24000
Door	14000	0	14000
Window	20000	0	20000
Rotar Machine	0	8000	8000
Sila Machine	0	6000	6000
Cutter Machine	0	6000	6000
Dril Machine	0	2000	2000
Wood	0	18000	18000
Total	58000	40000	98000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Furniture		45000	540000	567000	595350
Total Sales (A)		45000	540000	567000	595350
Less. Variable Expense					
Furniture		31500	378000	396900	416745
Total Variable Expense (B)		31500	378000	396900	416745
Contribution Margin (CM) [C=(A-B)]		13500	162000	170100	178605
Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		200	2400	2700	3000
Food		100	1200	1200	1200
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		6500	78000	78900	79800
Net Profit (E) [C-D]		7000	84000	91200	98805
Investment Payback			16000	16000	16000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	84000	91200	98805
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		68000	143200
	Total Cash Inflow	134000	159200	242005
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	66000	16000	16000
3	Net Cash Surplus	68000	143200	226005

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Dumuria,
Premtoli,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest









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