

Proposed NU Business Name: **ISMAIL FURNITURE**



Project identification and prepared by: Md. Shirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KOBIR HOSSAIN
Age	:	15-06-1988(29Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	3 Brother's
Address	:	Vill: Dopa khagrata P.O: Sondhanpur P.S: Ghatail, 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	:	MRS. KOHINUR BEGUM
(iii) Father's name	:	MD. MANNAN
(iv) GB member's info	:	Branch:Pakutiya,ghatail,Centre # 65(female), Member ID: 4831, Group No: 02 Member since: 07-09-1995(22Years) First loan: BDT 5,000 Taka.Existing Loan:BDT 20,000 Outstanding loan: Nill.
Further Information:		
(v) Who pays GB loan installment	:	None
(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	:	18 years experience in running business. He has Trained 5 years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-396134
Family's Contact No.	:	01765-704011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR joined Grameen Bank since 22 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL FURNITURE
Location	:	Shimultoli Bazar,Ghatail,Tangail.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/- (from existing business) 50% Required Investment BDT 100,000/- (as equity) 50%
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
Security of the shop	:	5000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Box Khat,Show Case,Dressing Table,Alna,Wall Show Case,Sky Moni Wood..,Etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 3 employee.▪The Shop Is Rented.▪Collects goods from Shahpur,Ghatail.▪Agreed grace period is 3 months.

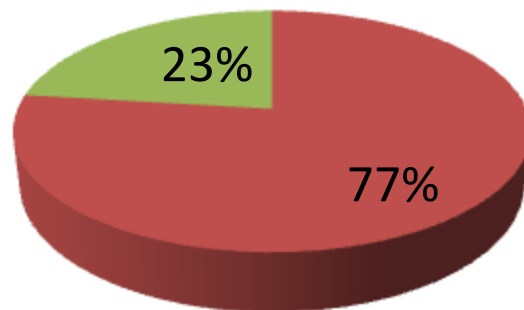
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Box Khat,Show Case,Dressing Table,Alna,Wall Show Case,Sky Moni Wood.,Etc.	6500	195000	2340000
	0	0	0
Total Sales(A)	6500	195000	2340000
Less Variable Expense (B)			0
Box Khat,Show Case,Dressing Table,Alna,Wall Show Case,Sky Moni Wood.,Etc.	5200	156000	1872000
Total Variable Expense	5200	156000	1872000
Contributon Margin (CM) [C=(A-B)]	1300	39000	468000
Less Fixed Expense			
Rent		500	6000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		300	3600
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		27700	332400
Net Profit (E)= [C-D]		11300	135600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Semi Box Khat	2	12,000	24,000	0	0	0	24,000
Show Case	1	8,000	8,000	0	0	0	8,000
Dressing Table	2	10000	20,000	0	0	0	20,000
Alna	1	2500	2,500	0	0	0	2,500
Box Khat	3	22000	66,000	0	0	0	66,000
Wall Show Case	1	25000	25,000	0	0	0	25,000
Sky Moni wood	80	600	48,000	100	800	80,000	128,000
Sequiry	1	5000	5,000			0	5,000
Others Wood	1	1500	1,500	25	800	20,000	21,500
			0			0	0
	92	86600	200,000	125	1,600	100,000	300,000

Source of Finance



- Entrepreneur's Contribution
200,000
- Investor's Investment 60,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Box Khat,Show Case,Dressing Table,Alna,Wall Show Case,Sky Moni Wood.,,Etc.	8000	240000	2880000	3024000	3175200
	0	0	0	0	0
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Straw, Bran, Medicine etc	6400	192000	2304000	2419200	2540160
Total Variable Expense	6400	192000	2304000	2419200	2540160
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		27700	331200	332200	333230
Net Profit (E)= [C-D]		20300	243600	255780	268569
Investment Pay Back			40,000	40,000	40,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	242400	293148
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		182400
	Total Cash Inflow	342400	475538
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3	Net Cash Surplus	182400	415538

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 18 Years
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

Pictures











FAMILY PICTURE

