

Proposed NU Business Name: **SHIMA FURNITURE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HALIM
Age	:	01-01-1998(20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister, 03 Brothers
Address	:	Vill:Anantopur, P.O:Porshuram, P.S: Porshuram, 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	:	ASMA KHATUN
(iii) Father's name	:	ABDUL KHALEK
(iv) GB member's info	:	Branch: Porshuram, Centre # 62(Female), Member ID:6358, Group No: 07 Member since: 10-05-2007-2017 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: 47800/-
(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	:	05years experience in running business. 0 5Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834368070
Mother's Contact No.	:	01832124199
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA KHATUN joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

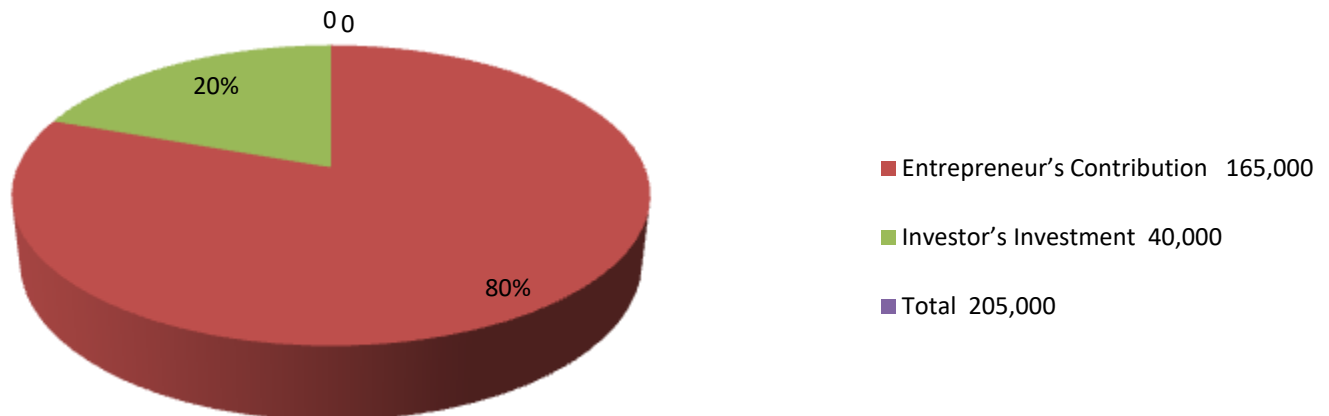
Proposed Nobin Udyokta Business Info

Business Name	:	SHIMA FURNITURE
Location	:	Dakbangla mor, Porshuram, Feni.
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 165,000(from existing business) 80% Required Investment BDT,40,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft. = 120square ft
Security of the shop	:	00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;khat,shofa,wood,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
khat,sofa,wood,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
khat,sofa,wood,others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1100	13200
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		10750	129000
Net Profit (E)= [C-D]		7250	87000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	0	0	90,000			0	90,000
sofa	0	0	25,000			0	25,000
wood	0	0	50,000			50,000	100,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	165,000	0	0	40,000	205,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,sofa,wood,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1100	13200	13200	13200
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		150	1800	1800	1800
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10750	127200	127780	128369
Net Profit (E)= [C-D]		19250	231000	242550	254678
Investment Pay Back			16000	16000	16,000

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	40,000		
1.2	Net Profit	231000	242550	254678
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		215,000	441,550
	Total Cash Inflow	271,000	457,550	696,228
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	215,000	441,550	680,228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road citholia
bazar, Porshuiram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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FAMILY PICTURE

