

Proposed NU Business Name: **ODHORA FURNITURE**



Project identification and prepared by: Md Sujon Hossain,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE PARIMOL CHANDRA BARMON
Age	:	01-09-1989(28 Years)
Education, till to date	:	Class- Ten
Marital status	:	Married
Children	:	No
No. of siblings:	:	03 Brothers 02sister
Address	:	Vill: Gachbari, P.O : jalachatro , P.S: modhupur, 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	:	SREE MOTI BAKUL RANI
(iii) Father's name	:	SREE SANTOSH CHANDRA BARMON
(iv) GB member's info	:	Branch: Ornakhola, Centre # 06 (male), Member ID: 1135, Group No: 01 Member since: 14-10-2000(16Years) First loan: 3000 taka. Existing loan: 51,000 taka Outstanding loan: 44302 taka.
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	07 years experience in running business. He has training 03 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-544150
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI BAKUL RANI joined Grameen Bank since 16 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

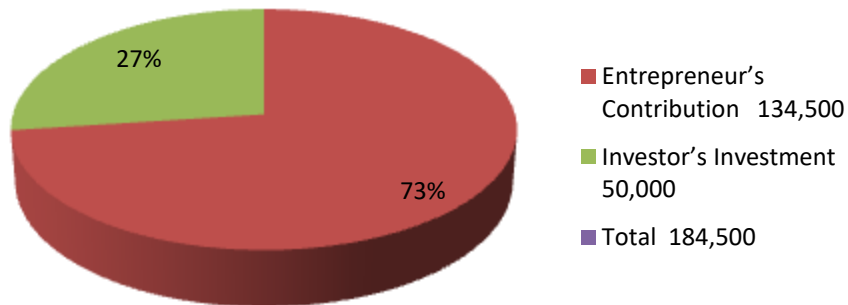
Business Name	:	ODHORA FURNITURE
Location	:	Jalachatro bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :1,84,500/-
Financing	:	Self BDT 1,34,500 (from existing business) 73% Required Investment BDT 50,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 35ft= 700square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wood,vaylet cabinte,sokej,alamari,khat,sitebox etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Kakraid,▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
wood, vayelcabinet,sokej,alamari,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
wood, vayelcabinet,sokej,alamari,others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		9000	108000
Entertainment		50	600
Guard		80	960
Generator		200	2400
Mobile Bill		200	2400
Total Fixed Cost (D)		15930	191160
Net Profit (E)= [C-D]		2070	24840

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
wood	0	0	30,000			0	30,000
vayel cabinet	1	25,000	25,000			0	25,000
sokej	1	12,000	12,000			0	12,000
alamari	1	30,000	30,000			0	30,000
khat	1	25,000	25,000			0	25,000
sitebox	1	2,500	2,500			0	2,500
security	0	0	10,000			0	10,000
wood purchase			0			50,000	50,000
			0			0	0
			0			0	0
Total	5	94500	134,500	0	0	50,000	184,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
wood, vayelcabinet,sokej,alamari,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
wood, vayelcabinet,sokej,alamari,others	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		9000	108000	108000	108000
Entertainment		50	600	600	600
Gard		80	960	960	960
Generator		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		15930	188760	189280	189806
Net Profit (E)= [C-D]		8070	96840	101682	106766
Investment Pay Back			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	96,840	101682	106766
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76840	158522
	Total Cash Inflow	146,840	178,522	265,288
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	76,840	158,522	245,288

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Jalachatro,modhupur,
Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

ক্যাশ মেমো

মোবাইল : ০১৯৫২০৫৪৬২৫

অধরা ফার্নিচার মার্ভ

প্রোঃ শ্রী পরিমল চন্দ্র কুমার

খানে সুদক্ষ করিগর দ্বারা উন্নত মানের ফার্নিচার তৈয়ার ও সরবরাহ করা হয়

জলছত্র বাজার (পুলিশ ফাঁড়ী সংলগ্ন), মধুপুর, টাংগাইল

ফর্মিক নং

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FAMILY PICTURE

