

Proposed NU Business Name: VAI BON FURNITURE MART



Project identification and prepared by: Mst.Mahfuja Khatun
Sokhipur.

Project verified by: Md.Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AMINUL ISLAM
Age	:	21-11-1993 (24Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Shikdar road P.O: Sokhipur P.S: Sokhipur 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	:	MOST. ANOWARA BEGUM
(iii) Father's name	:	MD.MUKTAR ALI KHAN
(iv) GB member's info	:	Branch :Sokhipur Centre 40 (Female), Member ID: 9910 , Group No: 17 Member since: 2002 (15Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 6800
(v) Who pays GB loan installment	:	Father
(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.)	:	None
Business Experiences and Training Info	:	8years experience in running business. 8 Years in own business : She has 8 y'rs training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724901529
Family's Contact No.	:	01726261960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur,Tangail Unit, Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANOWARA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

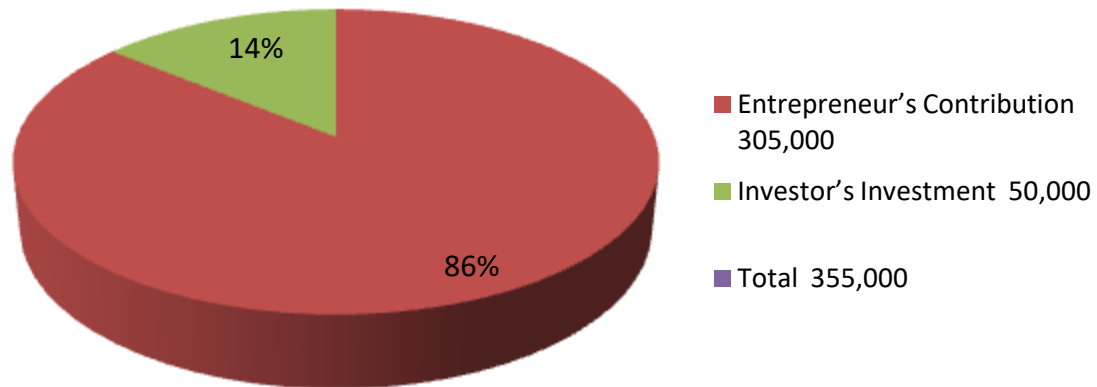
Business Name	:	VAI BON FURNITURE MART
Location	:	Shikdar road
Total Investment in BDT	:	BDT 355,000/-
Financing	:	Self BDT 3,05,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 x 14 ft=420 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Akashmuni,Mehoguni,Kathal,e.t.c.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 6 employee.▪The shop own▪Collects goods from Sokhipur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Akashmuni,Mehoguni,Kathal,e.t.c.	4800	144000	1728000
		0	0
Total Sales(A)	4800	144000	1728000
Less Variable Expense (B)			0
Akashmuni,Mehoguni,Kathal,e.t.c.	3840	115200	1382400
Total Variable Expense	3840	115200	1382400
Contributon Margin (CM) [C=(A-B)]	960	28800	345600
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportaion		2,500	30000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		800	9600
Total Fixed Cost (D)		24100	289200
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khat	3	17000	51000	1	50000	50,000	101,000
door	2	3000	6000				6,000
ekpalla dorja	2	4000	8000				8,000
kath			200000				200,000
Basin	2	20000	40000				40,000
	9	44000	305,000	1	50000	50,000	355000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Akashmuni,Mehoguni,Kathal,e.t.c.	5300	159000	1908000	2003400	2103570
Total Sales(A)	5300	159000	1908000	2003400	2103570
Less Variable Expense (B)					
Akashmuni,Mehoguni,Kathal,e.t.c.	4240	127200	1526400	1602720	1682856
Total Variable Expense	4240	127200	1526400	1602720	1682856
Contributon Margin (CM) [C=(A-B)]	1060	31800	381600	400680	420714
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		800	9600	115200	1382400
Transportaion		2,500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		800	9600	0	0
Total Fixed Cost (D)		24100	289200	386700	1655475
Net Profit (E)= [C-D]		7700	92400	97020	101871
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	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	Total Cash Inflow	142,400	169,420	251,291
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	72,400	149,420	231,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:6
Experience & Skill : 7 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

