

Proposed NU Business Name: **NADIA FURNITURE**



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Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALAM
Age	:	05/01/1984 (34 Years)
Education, till to date	:	Class 7
Marital status	:	married
Children	:	01 Sons 01 Daughter
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: Joychad pur P.O: Shuvopur, P.S: Chagalniya , 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	:	SAYERA KHATUN
(iii) Father's name	:	NUR ISLAM
(iv) GB member's info	:	Branch: Shuvopur, Centre # 12 (Female), Member ID:7853/1, Group No: 12 Member since: 05-03-2003 (15 Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 8000/-
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01875-523701
Mother's Contact No.	:	01872-583746
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAYERA KHATUN joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

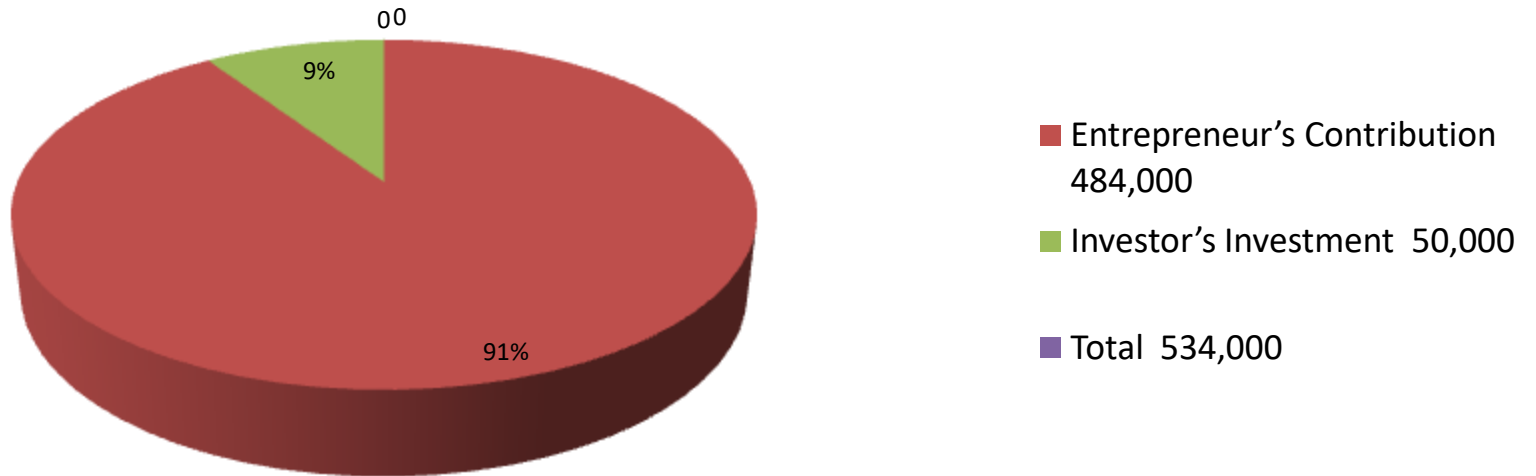
Business Name	:	NADIA FURNITURE
Location	:	Collage Road ,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 5,34,000 /-
Financing	:	Self BDT 4,84,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 250 Square Ft
Security Of The Shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat ,sofa set,dressing table,alna,etc. ▪Average 25% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 1 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Khat ,sofa set,dressing table,alna,etc.	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Khat ,sofa set,dressing table,alna,etc.	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		21600	259200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	6	18,000	108,000	2	18,000	36,000	144,000
sofa set	3	35,000	105,000	1	14,000	14,000	119,000
dressing table	2	15,000	30,000	0	0	0	30,000
wal kabinet	1	45,000	45,000	0	0	0	45,000
alna	2	3,000	6,000	0	0	0	6,000
daying table	2	35,000	70,000	0	0	0	70,000
woods	1	50,000	50,000			0	50,000
security		70000	700000			0	0
			0			0	0
			0			0	0
Total	17	201000	484,000	3	32,000	50,000	534,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khat ,sofa set,dressing table,alna,etc.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Khat ,sofa set,dressing table,alna,etc.	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21600	255600	256180	256769
Net Profit (E)= [C-D]		8400	100800	105840	111132
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	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80800	166640
	Total Cash Inflow	150,800	186,640	277,772
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	80,800	166,640	257,772

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Collage Road ,Chagalnaiya,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













