

Proposed NU Business Name: **AFSANA FURNITURE**



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Project verified by: Md.Sirajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HIRON MIA
Age	:	01-10-1984 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	02 Brothers 2 Sister
Address	:	Vill: Kumarbarilla, P.O: korpara, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIYA BEGUM
(iii) Father's name	:	TOTA MIA
(iv) GB member's info	:	Branch: Sikaripara Nawabgonj, Centre # 17 (Female), Member ID: 1680, Group No: 01 Member since: 01/01/1989(1989-2007)18 Years First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan:Nill
(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 training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-811739
Mother's Contact No.	:	01627-578555
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 29 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

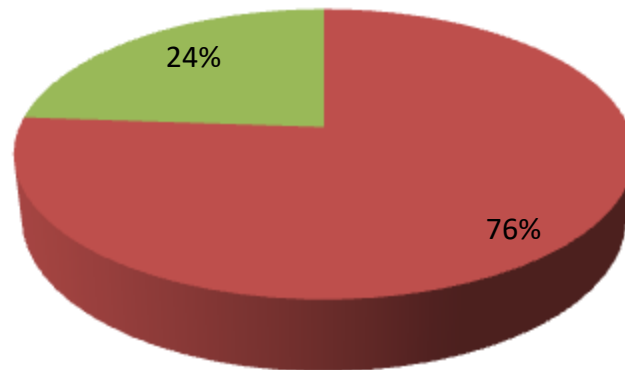
Proposed Nobin Udyokta Business Info

Business Name	:	AFSANA FURNITURE
Location	:	Kumarbarilla Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 335,000/-
Financing	:	Self BDT 2,55,000(from existing business) 76% Required Investment BDT 80,000(as equity) 24 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Khat,Almari, Chair, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Furniture item	0	140000	1680000
	0	0	0
Total Sales(A)	0	140000	1680000
Less Variable Expense (B)			0
Furniture item		112000	1344000
Total Variable Expense	0	112000	1344000
Contributon Margin (CM) [C=(A-B)]	0	28000	336000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		1500	18000
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		21000	252000
Net Profit (E)= [C-D]		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	05	30,000	1,50,000				1,50,000
Showkej	03	15,000	45,000				45,000
Door	01	10,000	10,000				10,000
Wood	25	2000	50,000	40	2000	80,000	1,30,000
Total			255,000			80,000	3,35,000



- Entrepreneur's Contribution 255,000
- Investor's Investment 80,000
- Total 335,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Furniture item		180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales(A)	0	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Furniture item		144000	1728000	1814400	1905120
Total Variable Expense	0	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	0	36000	432000	453600	476280
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		2500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		22300	267600	269500	271475
Net Profit (E)= [C-D]		13700	164400	172620	181251
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	164,400	172620	181251
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		132400	273020
	Total Cash Inflow	244,400	305,020	454,271
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	132,400	273,020	422,271

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; Kumarbalilla
Bazar, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















