

Proposed NU Business Name: **M/S SS FURNITURE**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAKIM HOSSAIN
Age	:	12-02-1990 (25 Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Taluch Para, P.O: Taluch, P.S: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAFIYA BIBI
(iii) Father's name	:	MD. ABU SAYEED PRAMANIK
(iv) GB member's info	:	Branch: Jia nogor, Dupchachia, Centre # 21(Female), Member ID: 2098/2; No:04 Member since: 20-05-2002 (09 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Nil
(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	:	5years. He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767113154
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAFIYA BIBI joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SS FURNITURE
Location	:	Taluch bajar, Dupchachia
Total Investment in BDT	:	BDT 350,000
Financing	:	Self BDT 250,000(from existing business) 63% Required Investment BDT 1,00,000(as equity) 37%
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	:	40000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Furniture.▪Average 15 % gain on sales..▪The business is operating by entrepreneur. Existing 3 employee..▪The shop is rent.▪Collects goods from Dupchachia.▪Agreed grace period is 3 months.

Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Furnitures	8500	255000	3060000
Total Sales (A)	8500	255000	3060000
Less Variable Expense			
Furnitures	7225	216750	2601000
Total variable Expense (B)	7,225	216750	2601000
Contribution Margin (CM) [C=(A-B)]	1,275	38250	459000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		200	2400
Transportation		1,800	21600
Salary (self)		5000	60000
Salary(Staff)		20000	240000
Entertainment		1000	12000
Guard		200	2400
Mobile bill		500	6000
Total fixed cost (D)		29,900	358800
Net Profit (E)= [C-D]		8,350	100200

Investment Breakdown

Particulars	Existing	Proposed	Total
Sofa	75,000		75000
Showcase	50,000		50000
Dressing table	25,000		25000
Ware drobe	32,000		32000
Others	68,000		68000
Mehogoni, Jackfruit, Rain Koroi, other woods		100,000	100000
	250,000	100,000	350000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Furnitures	11400	342000	4104000	4309200
Total Sales (A)	11400	342000	4104000	4309200
Less Variable Expense				
Furnitures	9690	290700	3488400	3662820
Total variable Expense (B)	9,690	290700	3488400	3662820
Contribution Margin (CM) [C=(A-B)	1,710	51300	615600	646380
Less Variable Expense				
Rent		1,200	14,400	14,600
Electricity bill		400	4800	5000
Transportation		2,300	27600	28,000
Salary (Self)		5000	60000	60000
Salary(Staff)		24000	288000	288000
Entertainment		1200	14400	14600
Guard		200	2400	2400
Mobile bill		650	7800	8000
Total fixed cost (D)		34,950	419400	420,600
Net Profit (E)= [C-D]		16350	196200	225,780
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	196,200	225,780
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		136,200
	Total Cash Inflow	296200	361980
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	136,200	301980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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



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FAMILY PICTURE

