

## Proposed NU Business Name: **SAIFUL FURNITURE**



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Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SAIFUL ISLAM</b>
Age	:	05-09-1981 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	2Sons
No. of siblings:	:	2 Sister 2 Brother
Address	:	Vill: Kathhali Southpara, P.O: Dupchachia, 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	:	<b>MST. AYSHA BIBI</b>
(iii) Father's name	:	<b>MD. YASIN ALI</b>
(iv) GB member's info	:	Branch: Birkedar kahalu, Centre # 46(Female), Member ID: 3012, Group No: 01 Member since: 11-2-1990 -2002 (12 Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(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.)	:	Nil
Business Experiences and Training Info	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-669519
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. AYSHA BIBI** joined Grameen Bank since 12 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAIFUL FURNITURE</b>
Location	:	Dhaper hat road, dupchachia
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 50 ft= 1000 square ft
Security of the shop	:	BDT 50000/-
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of wood furniture.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 3 employees.</li><li>▪ After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dupchachia.</li><li>▪Agreed grace period is 3 months.</li></ul>

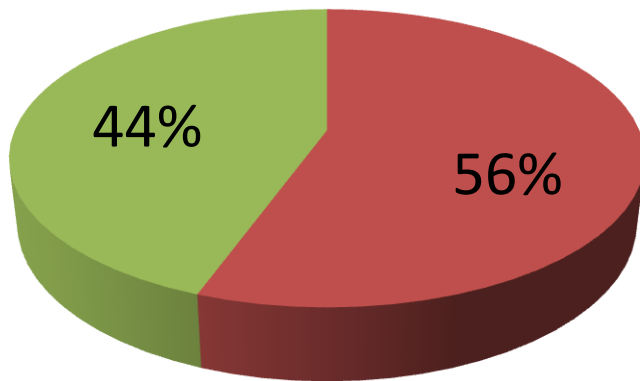
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Wood Furniture	72,000	864,000
<b>Total Sales (A)</b>	<b>72,000</b>	<b>864,000</b>
<b>Less. Variable Expense</b>		
Wood Furniture	46,800	561,600
<b>Total variable Expense (B)</b>	<b>46,800</b>	<b>561,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>25,200</b>	<b>302,400</b>
<b>Less. Fixed Expense</b>		
Rent	1,000	12,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	800	9,600
salary (staff)	12,000	144,000
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>19,300</b>	<b>231,600</b>
<b>Net Profit (E) [C-D]</b>	<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood	20,000	0	20,000
Cot	68,000	0	68,000
Sofa	12,000	0	12,000
Mehogoni	0	25,000	25,000
Koroi	0	30,000	30,000
Ucliptus	0	25,000	25,000
<b>Total</b>	<b>100,000</b>	<b>80,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Wood Furniture	100,000	1,200,000	1,260,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Wood Furniture	65,000	780,000	819,000
<b>Total variable Expense (B)</b>	<b>65,000</b>	<b>780,000</b>	<b>819,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>35,000</b>	<b>420,000</b>	<b>441,000</b>
<b>Less. Fixed Expense</b>			
Rent	1,000	12,000	12,000
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Transportation	1,200	14,400	16,500
salary (staff)	16,000	192,000	192,000
Entertainment	300	3,600	4,000
<b>Total Fixed Cost</b>	<b>23,800</b>	<b>285,600</b>	<b>288,500</b>
<b>Net Profit (E) [C-D]</b>	<b>11,200</b>	<b>134,400</b>	<b>152,500</b>
<b>Investment Payback</b>		<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	134,400	152,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		86,400
	<b>Total Cash Inflow</b>	<b>214,400</b>	<b>238,900</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,400</b>	<b>190,900</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

