



Grameen Kalyan

Proposed NU Business Name : Emu Furniture House



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Shazedul Islam Vill: Zinaigati, Post: Shahangacha, Upazilla : Sirajganj Sodor, District: Sirajganj
Age	:	31 Years
Marital status	:	Married
Children	:	1 (one) Son & 1 (one) daughter
No. of siblings:	:	2 (two) brothers & 2 (two) Sisters
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. Sazeda Khatun
(iii) Father's name	:	Md.Abul Kalam Azad
(iv) GB member's info	:	Branch: Songacha, Group # 08, Centre # 10/M, Loan no.: 4942/1 Member since: 1997, First loan: Tk. 3,000, Last GB loan: 50,000, Outstanding: 40,000
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class six

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Furniture Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has ten years experience
Other Own/Family Sources of Income	:	Agricultural Work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01715845215
National ID number	:	8817894366138
NU Project Source/Reference	:	GK/Sirajgang Unit, Md.Shoriful islam (ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 3,000 (three thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

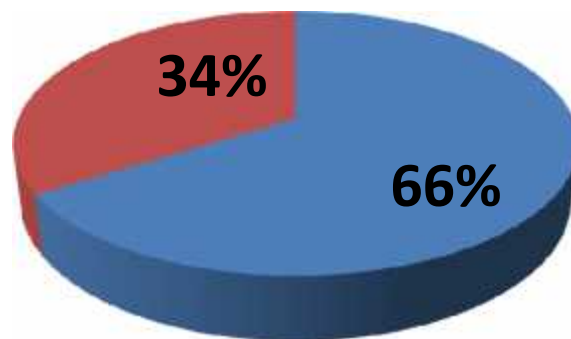
Project's Name	:	Emu Furniture House
Address/ Location	:	Shahangaca Bazar, Shahangaca, Sirajgang Sodor, Sirajgang
Total Investment	:	BDT 1,47,000
Financing	:	Self financing: BDT 97,000 Required Investment: BDT 50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000 (three Thousand only)
Proposed Salary	:	BDT 4,000 (four Thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types of Sofa Set, Khat, Dressing Table, Ware drop, Showcase, Chair, Table, Door, Window, etc. ➤ Product sale whole Sirajganj district. ➤ Gain on Sale 35%. ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months; ➤ Expected date to start the project in as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business	Total Investment
		Investor	
Investments in different categories:			
Wood Stock in Shop	40,000	50,000	90,000
Sawmill Wood Stock	20,000	-	20,000
Instrument (Clampesh, Drill, Electric Chaka Machine, etc)	20,000	-	20,000
Fan	2,000		2,000
Shop Advance	15,000	-	15,000
Total Capital	97,000	50,000	147,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	97,000	66
Investor's Investment	50,000	34
Total Investment	147,000	100



■ Entrepreneur's Contribution

■ Investor's Investment

Existing Business Info

Particulars		
	Monthly	Yearly
Sales (A)	60,000	720,000
Less: Cost of sales (B):	39,000	468,000
Gross profit (GP) [C=(A-B)]	21,000	252,000
<u>Less: Operating Costs:</u>		
Electricity bill	400	4,800
Shop Rent	800	9,600
Transportation	500	6,000
Mobile bill	150	1,800
Present salary	3,000	36,000
Employee 2 (two)	9,500	114,000
Non Cash Item:		
Depreciation Expenses	100	1,200
Total Operating Cost (D)	14,450	173,400
(C-D)Net Profit:	6,550	78,600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	1st Year		2nd Year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	80,000	960,000	88,000	1,056,000
Less: Cost of sales (B):	52,000	624,000	57,200	686,400
Gross profit (GP) [C=(A-B)]	28,000	336,000	30,800	369,600
<u>Less: Operating Costs:</u>				
Electricity bill	400	4,800	440	5,280
Shop Rent	800	9,600	1,000	12,000
Transportation	500	6,000	550	6,600
Mobile bill	150	1,800	165	1,980
Proposed salary	4,000	48,000	4,000	48,000
Employee 2(two)	11,000	132,000	12,100	145,200
Non Cash Item:				
Depreciation Expenses	100	1,200	110	1,320
Total Operating Cost (D)	16,950	203,400	18,365	220,380
(C-D)Net Profit:	11,050	132,600	12,435	149,220
Retained Income:		132,600		149,220

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Installment will be paid in every three month including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance		152,600
Capital Infusion by UDYOKTA	-	
Capital Infusion by Investor	50,000	
Sales	960,000	1,056,000
Total Receipts	1,010,000	1,208,600
<u>Cash Outflow:</u>		
Cost of goods sold	624,000	686,400
Operating expenses	203,400	220,380
Return to investor	30,000	30,000
Total payment	857,400	936,780
Closing Balances	152,600	271,820

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: 01 Person Self: 1;<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Monitoring the quality;<input type="checkbox"/> Choose better quality.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Huge demand in local area;<input type="checkbox"/> Day by day increase demand furniture.<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Competitors.<input type="checkbox"/> Damage Wood.

Presented at 31st Ex. SB Design Lab on 17th August,
2016 at Grameen Kalyan.

Thank you

Emu Existing Business Photo



















Mother & Me



Thank You