

Proposed NU Business Name: **NUPUR NISHAT FURNITURE**



Project identification and prepared by: Md Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: Md Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAZIM HOSSAIN
Age	:	22-09-1983 (33 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Sister, 6 Brothers
Address	:	Vill: Gondogram, P.O: Bgora-5800, P.S: Bogra Sadar, 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	:	MOST. TARA BEGUM
(iii) Father's name	:	MD ABDUR RAHMAN MONDOL
(iv) GB member's info	:	Branch: Sultangonj, Centre # 55(Female), Member ID: 3703, Group No: 05 Member since: 15-08-1996 (20 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000/-, 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	:	15 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.	:	01627-956808
Mother's Contact No.	:	01949-119848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. TARA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NUPUR NISHAT FURNITURE
Location	:	Gondogram, Noyapara, Bogra Sadar, Bogra
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 3 employee.▪One employee will be appointed.▪The shop is owned.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

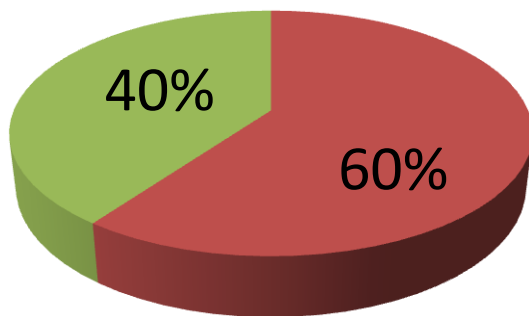
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Furniture	65,000	780,000
Total variable Expense (B)	65,000	780,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	300	3,600
Electricity Bill	550	6,600
Salary (staff)	20,000	240,000
Total fixed Cost (D)	27,150	325,800
Net Profit (E) [C-D]	7,850	94,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cot	3	9000	27,000	0	0	0	27,000
Weardrobe	1	14000	14,000	0	0	0	14,000
Jack tree	6	3000	18,000	10	300	3,000	21,000
Rentree	15	1000	15,000	15	1000	15,000	30,000
Mehogoni	8	2000	16,000	12	2000	24,000	40,000
Various Wood	1	22000	22,000	1	18000	18,000	40,000
Peel Machine	1	3000	3,000	0	0	0	3,000
Machine	1	5000	5,000	0	0	0	5,000
Berry	0	0	0	10	1000	10,000	10,000
Koroi Wood	0	0		10	1000	10,000	10,000
Total	36		120,000	68		80,000	200,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Furniture	142,000	1,704,000	1,789,200
Total Sales (A)	142,000	1,704,000	1,789,200
Less. Variable Expense			
Furniture	92,300	1,107,600	1,162,980
Total variable Expense (B)	92,300	1,107,600	1,162,980
Contribution Margin (CM) [C=(A-B)]	49,700	596,400	626,220
Less. Fixed Expense			
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	1,400	16,800	18,500
Entertainment	300	3,600	4,000
Electricity Bill	550	6,600	7,000
Salary (staff)	28,000	336,000	336,000
Total Fixed Cost	35,650	427,800	431,000
Net Profit (E) [C-D]	14,050	168,600	195,220
Investment Payback		48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	168,600	195,220
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		128,600
	Total Cash Inflow	248,600	323,820
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	108,600	275,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 15 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





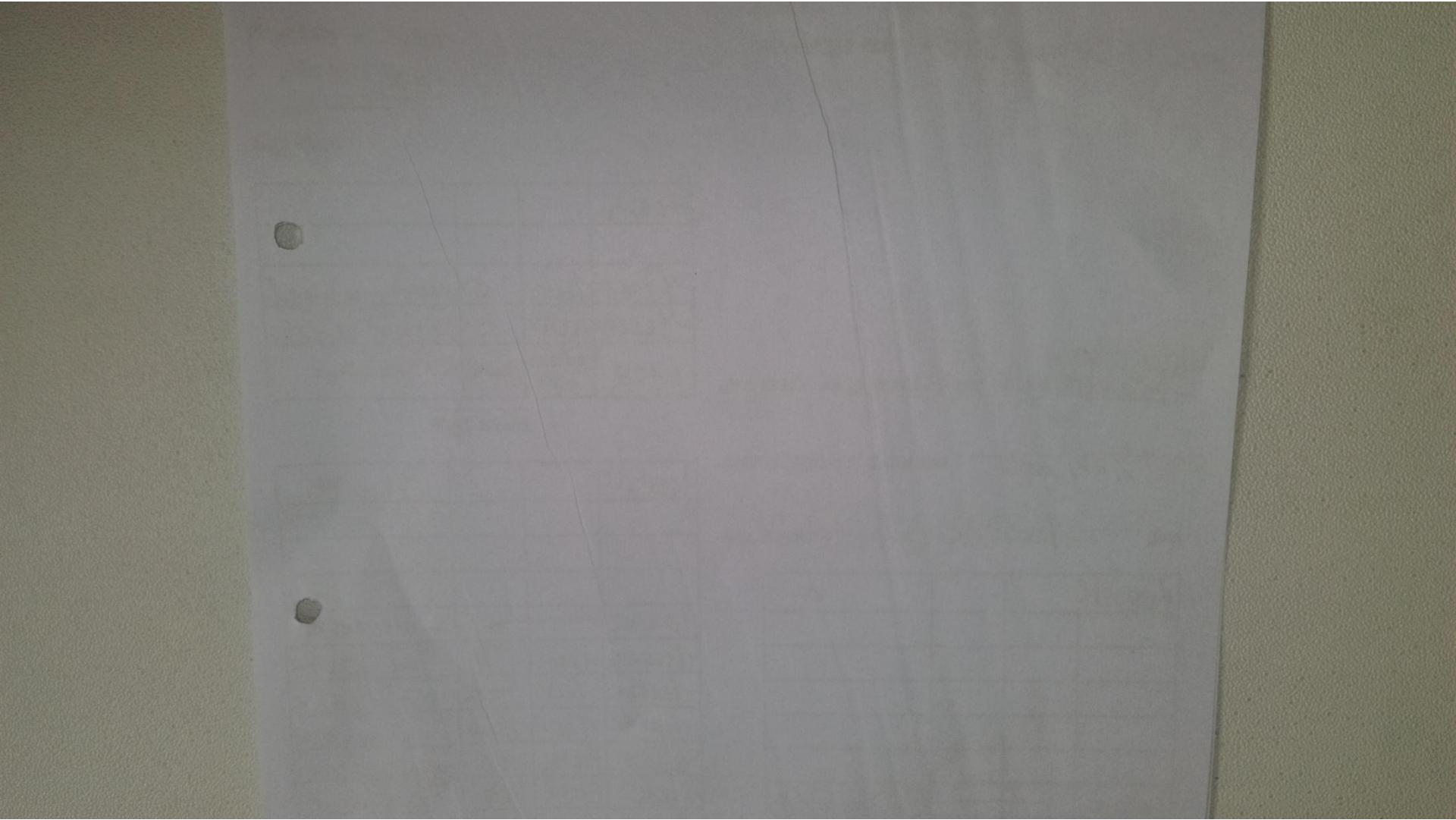












FAMILY PICTURE

