

## Proposed NU Business Name: **DUI BON FURNITURE**



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Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD JAHANGIR ALAM</b>
Age	:	08-05-1982 (34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Chakcupinagan, P.O: kamarpara , P.S: Sajahanpur , 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>LATE MST AYESHA BEGUM</b>
(iii) Father's name	:	<b>MD AZIZAR RAHMAN</b>
(iv) GB member's info	:	Branch: Majhira, Shahjahanpur, Centre # 71 (Female), Member ID: 6773/3, Group No: 07 Member since: 19-05-1995 (20 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 25000, 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	:	10 years experience in running business 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-513230
Mother's Contact No.	:	01749-208336
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE MST AYESHA BEGUM** joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DUI BON FURNITURE</b>
Location	:	Dublagari, Shahjahanpur, Bogra
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Wooden Furniture.</li><li>▪ 30% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪01 will be appointed in the future.</li><li>▪Collects goods from Mazhira, Shahajahanpur</li><li>▪Agreed grace period is 3 months.</li></ul>

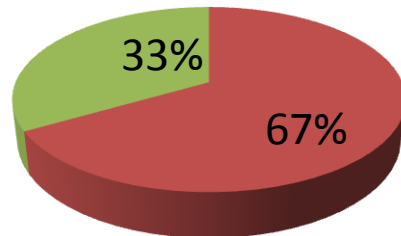
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Oil, Bran, Soap etc.	1700	51000	612000
<b>Total Sales (A)</b>	1700	51000	612000
<b>Less Variable Expense</b>			
Rice, Oil, Bran, Soap etc.	1105	33150	397800
<b>Total variable Expense (B)</b>	1,105	33150	397800
<b>Contribution Margin (CM) [C=(A-B)]</b>	595	17850	214200
<b>Less Variable Expense</b>			
Rent		700	8400
Electricity bill		300	3600
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		300	3600
Generator		150	1800
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,500	102000
<b>Net Profit (E)= [C-D]</b>		9,350	112200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cot (Box)	1	40000	40,000	0	0	0	40,000
Show case	1	20400	20,400	0	0	0	20,400
Dressing Table	2	3000	6,000	0	0	0	6,000
table	3	1200	3,600	0	0	0	3,600
Cot	1	30000	30,000	0	0	0	30,000
Wood	0	0	0	50	1000	50,000	50,000
	<b>8</b>	<b>0</b>	<b>100,000</b>	<b>50</b>	<b>0</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Rice, Oil, Bran, Soap etc.	2800	84000	1008000	1058400
<b>Total Sales (A)</b>	2800	84000	1008000	1058400
<b>Less Variable Expense</b>				
Rice, Oil, Bran, Soap etc.	1820	54600	655200	687960
<b>Total variable Expense (B)</b>	1,820	54600	655200	687960
<b>Contribution Margin (CM) [C=(A-B)</b>	980	29400	352800	370440
<b>Less Variable Expense</b>				
Rent		700	8400	8,400
Electricity bill		500	6000	6300
Transportation		1,800	21,600	22,000
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		500	6000	6000
Guard		300	3600	3600
Generator		150	1800	1800
Mobile bill		300	3600	3700
<b>Total fixed cost (D)</b>		12,950	155,400	156,200
<b>Net Profit (E)= [C-D]</b>		16450	197400	214,240
Investment Payback			<b>30,000</b>	<b>30,000</b>



## 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	50,000	
1.2	Net Profit	197,400	214,240
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		167,400
	<b>Total Cash Inflow</b>	247400	381640
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	167,400	351640

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 10 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

