

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



Project identification and prepared by: MD Bellal Hossain,  
Dagonvuiyan Unit, Feni

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

Name	:	<b>MD ABDUL SAMAD</b>
Age	:	19-06-1987 (29 Years)
Education, till to date	:	SIX
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers
Address	:	Vill: Joynarayunpur, P.O: Rajapur bazar, P.S: Dagonvuiyan, Dist: Feni

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>AMENA KHATUN</b>
(iii) Father's name	:	<b>SUFI ABUL BOSAR</b>
(iv) GB member's info	:	Branch: Rajapur, Dagonvuiyan, Centre # 34(Female), Member ID: 2034, Group No: 02 Member since: 2006-2013 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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	:	18 years experience in running business. He has hand training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881-937463
Family's Contact No.	:	01829-019117
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni

**AMANA KHATUN** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultecher

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAZI FURNITURE</b>
Location	:	Purbo joynarayonpur bottola, dagonvuiyan, feni
Total Investment in BDT	:	BDT 299000/-
Financing	:	Self BDT 229000/-(from existing business) 77% Required Investment BDT 70000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 03 employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajapur bazar and Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Furniture item	4500	135000	1620000
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			
Furniture item	3375	101250	1215000
Total Variable Expense	3375	101250	1215000
Contributon Margin (CM) [C=(A-B)]	1125	33750	405000
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Intertainment		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		22200	266400
Net Profit (E)= [C-D]		11550	138600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Kat	2	35,000	70000			0	70000
Wear drop	1	25,000	25000			0	25000
Gamari wood	0	0	10000			35000	45000
Akashi wood	0	0	25000			20000	45000
Sagun wood	0	0	10000			15000	25000
Dining chair	6	2,500	15000			0	15000
Alan	2	4,500	9000				9000
English Kat	4	15,000	60000				60000
Security			5000			0	5000
<b>Total</b>	<b>15</b>		<b>229000</b>	<b>0</b>		<b>70,000</b>	<b>299000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Furniture item	6750	202500	2430000	2551500	2679075
<b>Total Sales(A)</b>	<b>6750</b>	<b>202500</b>	<b>2430000</b>	<b>2551500</b>	<b>2679075</b>
<b>Less Variable Expense (B)</b>					
Furniture item	5063	151875	1822500	1913625	2009306
<b>Total Variable Expense</b>	<b>5063</b>	<b>151875</b>	<b>1822500</b>	<b>1913625</b>	<b>2009306</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1688</b>	<b>50625</b>	<b>607500</b>	<b>637875</b>	<b>669769</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>27200</b>	<b>326400</b>	<b>327400</b>	<b>328430</b>
<b>Net Profit (E)= [C-D]</b>		<b>23425</b>	<b>281100</b>	<b>295155</b>	<b>309913</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	281,100	295155	309912.75
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		253100	520255
	<b>Total Cash Inflow</b>	<b>351,100</b>	<b>548,255</b>	<b>830,168</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>253,100</b>	<b>520,255</b>	<b>802,168</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 18 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















