

Proposed NU Business Name: **ABDUR RAHAMAN FURNITURE MART**



Project identification and prepared by: Md. Anarul
Mawna Unit, Gazipur

Project verified by: MD.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANAWER HOSSEN
Age	:	15-04-19834(33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Sons 2Doter
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: Talihati, P.O: Talihati, P.S: Shreepur, Dist: Gazipur
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. AMBIA KHATUN
(iii) Father's name	:	MD YOUSUF ALI
(iv) GB member's info	:	Branch: Shreepur, Centre # 103/M(Female), Member ID: 4935, Group No: 12 Member since: 13-04-2007 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 80,0000, Outstanding loan: 39,420
(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	:	07 years experience in running business. He has 07 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	001912281638
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIA KHATUN joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDURAHAMAN FURNITURE MART
Location	:	Talihati mor
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 71% Required Investment BDT 70,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 25 ft= 225square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture Item etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

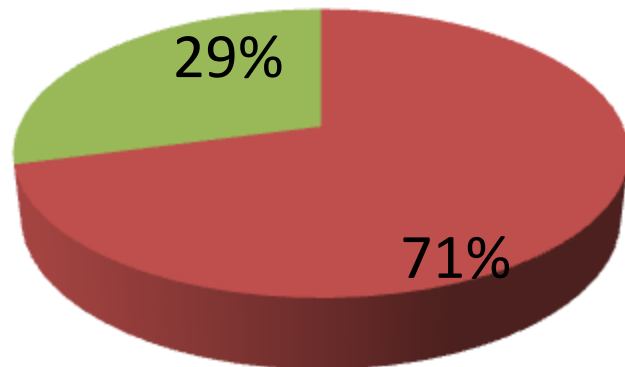
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Wood Furniture	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Wood Furniture	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Intertainment		300	3600
Mobil Bill		500	6000
Total Fixed Cost (D)		16100	193200
Net Profit (E)= [C-D]		10900	130800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Door	53	300	15,900				15900
Wear drobe	50	400	20,000				20000
Akasi	80	500	40,000	80	500	40000	80000
Jack Wood	50	400	20,000	50	400	20000	40000
Secerity			50,000			0	50000
Others			24,100			10000	34100
							0
	0	0	0	0	0	0	0
	233	1600	170,000	130	900	70,000	240,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 70,000
- Total 240,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Wood Furniture	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Wood Furniture	2450	73500	882000	926100	972405
Total Variable Expense	2450	73500	882000	926100	972405
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900	416745
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		16100	193200	194200	195230
Net Profit (E)= [C-D]		15400	184800	194040	203742
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	184,800	194040	203742
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160800	330840
	Total Cash Inflow	254,800	354,840	534,582
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	94,000	24,000	24,000
3	Net Cash Surplus	160,800	330,840	510,582

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 07 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

