

Proposed NU Business Name: **TAMIM FURNITURE MART**



Project identification and prepared by: Ataur,
Shakhipur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KASHEM
Age	:	05-03-1991 (26 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1Son 1 Daughter
No. of siblings:	:	2 Brothers Sister
Address	:	Vill: Protima Bonki; P.O: Shokhipur, P.S: Shokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REJIA BEGUM
(iii) Father's name	:	MD. IDRIS TALUKDER
(iv) GB member's info	:	Branch: Shokhipur, Centre # 23(Female), Member ID: 1757; , Group No: 01 Member since: 26-12-2006 (11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-701535
Mother's Contact No.	:	01726-960255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REJIA BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAMIM FURNITURE MART
Location	:	--
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 500,000/-(from existing business) 91% Required Investment BDT 50,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft x 12 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture .▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 6 employees. ▪Collects goods from Korotia .▪The shop is rented.▪Agreed grace period is 3 months.

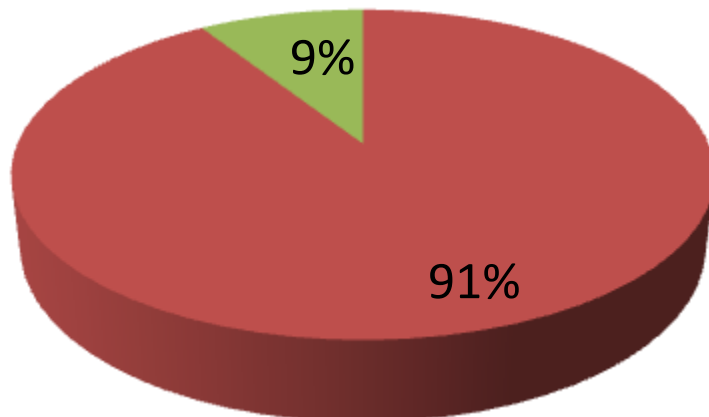
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture	5850	175500	2106000
Total sales (A)	5850	175500	2106000
Less Variable Exp.			
Furniture	4095	122850	1474200
Total Variable exp. (B)	4095	122850	1474200
Contribution Margin CM [C= (A-B)]	1755	52650	631800
less fixed exp.			
Rent		1500	18000
Electricity bill		2500	30000
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		30000	360000
Entertainment		1000	12000
Mobile		300	3600
total fixed cost (D)		42300	507600
Net profit (E) [C-D]		10350	124200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Akashmoni	100	300	30,000	100	300	30,000	60,000
Jackfruit	100	700	70,000			0	70,000
Korai	100	400	40,000			0	40,000
Mango	160	350	56,000	10	350	3,500	59,500
Gamari	150	400	60,000			0	60,000
Mehegoni	150	600	90,000			0	90,000
Shegun	100	300	30,000			0	30,000
Others	74	1000	74,000	11	1500	16,500	90,500
Security			50,000				50,000
Total	934		500,000	121		50,000	550,000

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 50,000
- Total 550,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture	6860	205800	2469600	2593080	2722734
Total Sales (A)	6860	205800	2469600	2593080	2722734
less variable Expenses					
Furniture	4802	144060	1728720	1815156	1905914
Total variable Expenses (B)	4802	144060	1728720	1815156	1905914
Contribution Margin (CM)= (A-B)	2058	61740	740880	777924	816820.2
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		2500	30000	16000	3000
Transportation		2200	26400	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		30000	360000	360000	360000
Entertainment		1100	13200	13200	13200
Mobile		400	4800	7400	4800
Total Fixed Cost		42700	512400	509600	462000
Net Profit (E) (C-D)		19040	228480	268324	354820.2
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	228,480	268,324	354820.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208,480	456804
	Total Cash Inflow	278480	476804	811624.2
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	208,480	456804	791624.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 06 Family:0 Others:0
Experience & Skill :10; 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

