

# Proposed NU Business Name: **AFIYA FARNITURE**



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Sreenagarunit,Munshigonj  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>SAHIDUE SHIKDER</b>
Age	:	10-10-1992(34years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 son 02 daughters
No. of siblings:	:	04 Brothers 02 sisters
Address	:	Vill;saouth raggamaliyaPost : tol basail P.S: sirajdikhan, Dist: munshigonj
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RENE BEGUM</b>
(iii) Father's name	:	<b>SAHJAJAHAN SHIKDER</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 51(Female), Member ID: 3812/1, Group No: 02 Member since: 18-02-1995 (10Years) First loan: BDT 5,000 /- Outstanding loan: NIL/-
Further Information:		
(v) Who pays GB loan installment	:	Self
(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 & Skill Own Business and Training Info	:	09 years of business experience. : 09 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-347303
Family's Contact No.	:	01934-592091
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit,munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RENU BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AFIYA FARNITURE</b>
Location	:	Nimtala, sirajdikhan.
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 390,000/- (from existing business)87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	28 ft x 12 ft= 336 square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; , Almirah,box bed,dasin tabel,sukes etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from aubdullapur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

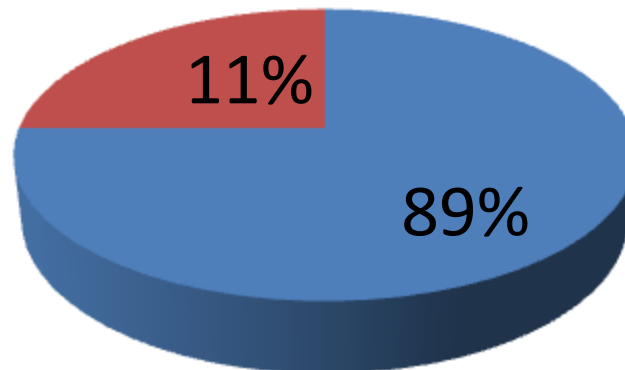
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Almirh,box bed,sukes etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less. Variable Expense</b>			
Almirah,box bed ,sukes	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		100	1,200
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,700</b>	<b>164,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,300</b>	<b>51,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	01	25000	25000				25000	
Sami bed	01	20000	20000		01	10000	20000	40000
Almirah	02	30000	60000				60000	
Waldawer	01	20000	20000				20000	
Sukes	02	25000	50000		01	18000	18000	68000
door	05	7000	35000		02	7000	14000	49000
Dasin table	02	15000	30000		01	8000	8000	38000
Security advanced			150000					150000
<b>Total</b>			<b>390,000</b>			<b>50,000</b>		<b>440,000</b>

## Source of Finance

■ Entrepreneur's contribution 390,000    
 ■ Investor's Investment 50,000    
 ■ Total 440,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Almirh,box bed,sukes etc	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Less. Variable Expense</b>					
Almirh,box bed,sukes etc	4,250	127,500	1,530,000	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Mobaile bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>13,700</b>	<b>164,400</b>	<b>165,420</b>	<b>166,491</b>
<b>Net Profit (E) [C-D]</b>		<b>8,800</b>	<b>105,600</b>	<b>118,080</b>	<b>131,184</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>105,600</b>	<b>118,080</b>	<b>131,184</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,600	183,680
	<b>Total Cash Inflow</b>	<b>155,600</b>	<b>203,680</b>	<b>314,864</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,600</b>	<b>183,680</b>	<b>294,864</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment:05 Self: 01 Family:0 Others:0  
Experience & Skill : 09 Years  
Own Business :09  
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

# আলিফা ফার্নিচার

প্রো: সহিদুল  
01916347303

এখানে উন্নতমানের কাঠের ফার্নিচার তৈরি করা হয় এক বেডমেট ফার্নিচার পাওয়া যায়।

নিমতলা সিরাজদিখান রোড, মুন্সি

















# FAMILY PICTURE

