

## Proposed NU Business Name: **KHADIZA FURNITURE MART**



Project identification and prepared By Md. Lokman Hakim  
Godagari,Rajshahi

Project verified by: Md. Mozaharun Islam



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

Name	:	<b>Md. Golam Mortoza</b>
Age	:	15/03/1985(33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	2 Brothers, 4 Sisters
Address	:	Vill: Mahishal Bari P.O Mahishal Bari:, P.S:Godagari, Dist: Rajshahi
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>Ms. ParulBegum</b>
(iii) Father's name	:	<b>Md. Monjur Ali</b>
(iv) GB member's info	:	Branch :Mati kata ,Goda Gari, Centre #33/(Female), Member ID: 7224/3,Group No: 06 Member since:2002-2007 (5years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:9780
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	12 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01855277208
Mother's Contact No.	:	01815760518
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Parul Begum** joined Grameen Bank since 5 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>:KHADIZA FURNITURE MART</b>
Location	:	Mohishal Bari,Godagari,Rajshahi
Total Investment in BDT	:	BDT 530,000/-
Financing	:	Self BDT 450,000/-(from existing business) 85% Required Investment BDT 80,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	14 ft x 14ft=196square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Furniture Items.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪The shop is Rented</li><li>▪Collects goods from Rajshahi</li><li>▪Agreed grace period is 3 months.</li></ul>

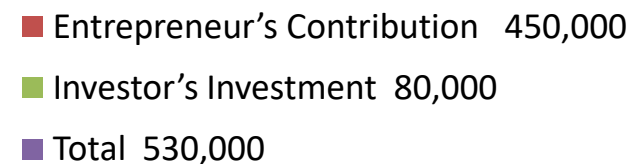
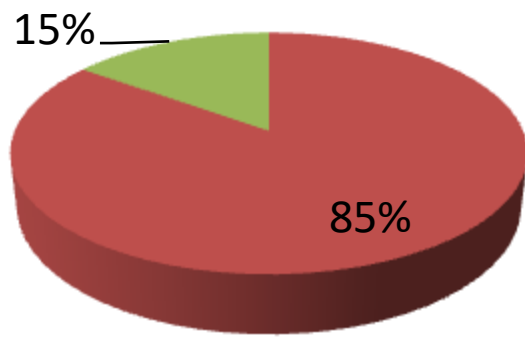
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture Item		130000	1560000
<b>Total Sales (A)</b>		130000	1560000
<b>Less. Variable Expense</b>			
Furniture Item		91000	1092000
<b>Total variable Expense (B)</b>		91000	1092000
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>39000</b>	<b>468000</b>
<b>Less. Fixed Expense</b>			
Rent		1800	
Electric Bill		2000	6000
Transportation		2000	2400
Salary (self)		3000	48000
Salary (staff)		20000	0
Guard		200	0
Entertainment		0	1200
Generator			0
Mobile		300	2400
<b>Total fixed Cost (D)</b>		29300	58800
<b>Net Profit (E) [C-D]</b>		9700	116400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	4	20000	80000				80000
Showcase	1	30000	30000				30000
Sofa	1	35000	35000				35000
Dressing Table	3	15000	45000				45000
Wear Drobe	1	15000	15000				15000
Dinning Table	1	6000	6000				6000
Nim Kath	70	1200	84000	50	1200	40000	880000
Mehgan Kath	60	1400	84000	30	1400	40000	880000
Koroi	30	1200	36000				36000
Others			30000				30000
<b>Total</b>			450000			80000	530000

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
Revenue (sales)					
Furniture Item		130000	1560000	1638000	1719900
Total Sales (A)		150000	1800000	1890000	1984500
Less. Variable Expense					
Furniture Item		105000	1260000	1323000	1389150
Total variable Expense (B)		105000	1260000	1323000	1389150
Contribution Margin (CM) [C=(A-B)		<b>25000</b>	<b>300000</b>	<b>315000</b>	<b>330750</b>
Less. Fixed Expense					
Rent		1800			
Electric Bill		3000	4800	5040	5292
Transportation		3000	24000	25200	26460
Salary (self)		3000	60000	63000	66150
Salary(staff)		20000	0	0	0
Guard		500	2400	2520	2646
Generator			0	0	0
Entertainment			6000	6300	6615
Mobile		500	6000	6300	6615
Total fixed Expenses		9500	94800	99540	104517
Net Profit (E) [C-D)		15500	186000	195300	205065
Investment Payback			32000	32000	32000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	186000	195300	205065
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		154000	317300
	Total Cash Inflow	266000	349300	522365
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112000	32000	32000
3		154000	317300	490365

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

# খাদিজা ফার্ণিচার মার্ket

প্রোঃ মোঃ গোলাম মোর্তজা- ০১৮৫৫-২৭৭২০৮, ০১৭৪০-৭৩০৬৪৫

এখানে উন্নতমানের মেশিনের দ্বারা জানালা, দরজার আল বিন, পলু ওবিভিন্ন প্রকার বিট তৈরী করা হয়  
এবং কাঠের আধুনিক ডিজাইনে বিভিন্ন প্রকার খাট, সুকেস, ড্রেসিং, আলমারী, ওয়ারড্রপ,  
সোফা, দরজা, জানালা ইত্যাদী তৈরী ও অর্ডার নেওয়া হয়।

স্থানঃ মহিশাল বাড়ি, গোদাগাড়ী, রাজশাহী।

















দেশ সরকার

₹ 100



# FAMILY PICTURE

