

Proposed NU Business Name: **SULTANA FURNITHUARE MART**



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Dagonvuiyan Unit, Feni

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

Name	:	<b>NURUL AMIN SUMON</b>
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	03 Daughters
No. of siblings:	:	N/A
Address	:	Vill: Masimpur, P.O: Bayker 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>LETE:JAHANARA BEGUM</b>
(iii) Father's name	:	<b>LETE:NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 15(Female), Member ID: 2835, Group No: 03 Member since: 2007-2012 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	12years experience in running business. 9 Years in own business. He has 03 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817227103
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**LETE:JAHANARA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

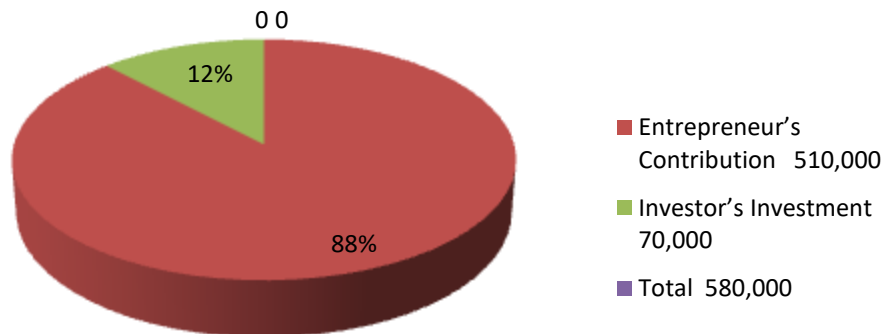
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SULTANA FURNITHUARE MART</b>
Location	:	Bayker bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 510,000/-(from existing business) 88% Required Investment BDT 70,000/-(as equity) 12%
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 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
furniture item	7000	210000	2520000
<b>Total sales (A)</b>	7000	210000	2520000
<b>Less Variable Exp.</b>			
furniture item	5950	178500	2142000
<b>Total Variable exp. (B)</b>	5950	178500	2142000
<b>Contribution Margin CM [C= (A-B)</b>	1050	31500	378000
<b>less fixed exp.</b>			
Rent		5000	60000
Electricity bill		1500	18000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		500	6000
Gird		35	420
Generator		400	4800
Mobile bill		500	6000
<b>total fixed cost (D)</b>		23935	287220
<b>Nit profit</b>		7565	90780

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sofa	1	40000	40000	0	0	0	40000
Box khat	2	60000	120000	0	0	0	120000
Almira	1	40000	40000	0	0	0	40000
Kabinet	1	40000	40000	0	0	0	40,000
Drassing table	2	20000	40000	0	0	0	40,000
Same box khat	3	20000	60000	0	0	0	60,000
Daining table	2	25000	50000	0	0	0	50,000
Wood	0	0	20000	0	0	70,000	90,000
Security	0	0	100000	0	0	0	100,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>510000</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>580,000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	10050	301500	3618000	3798900	3988845
<b>Total Sales (A)</b>	10050	301500	3618000	3798900	3988845
less variable Expenses					
furniture item	8542.5	256275	3075300	3229065	3390518.3
Total variable Expenses (B)	8542.5	256275	3075300	3229065	3390518.3
<b>Contribution Margin (CM)= (A-B)</b>	1507.5	45225	542700	569835	598326.75
<b>Less Fixed Expenses</b>					
Rent		5000	60000	60000	60000
Electricity bill		2000	24000	24200	24400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		500	6000	6000	6000
Gird		35	420	420	420
Generator		400	4800	4800	4800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		30135	361620	362220	362820
<b>Net Profit (F) (C-D)</b>		15090	181080	207615	235506.75



# 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	70,000		
1.2	Net Profit	181080	207615	235506.75
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		153,080	332,695
	<b>Total Cash Inflow</b>	251,080	360,695	568,202
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)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	153,080	332,695	540,202

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 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















# FAMILY PICTURE





