

Proposed NU Business Name: **BEAUTY FURNITHURE**



Project identification and prepared by: Amanulla,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>HARUNOR RASHID</b>
Age	:	06-07-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughters.
No. of siblings:	:	06Brothers, 01Sister
Address	:	Vill: Noyanpur P.O: Protebpur, 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>SOKINA KHATUN</b>
(iii) Father's name	:	<b>LETE:ABDUR ROB</b>
(iv) GB member's info	:	Branch: Kadra,senbag, Centre # 27(Female), Member ID: 5657, Group No: 10 Member since: 29/01/07 running (10Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 15000
(v) Who pays GB loan installment	:	Brother
(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	:	15years experience in running business. 05 years in own business. He has 10 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823877361
Family's Contact No.	:	01851358462
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**SOKINA KHATUN** joined Grameen Bank since 10 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

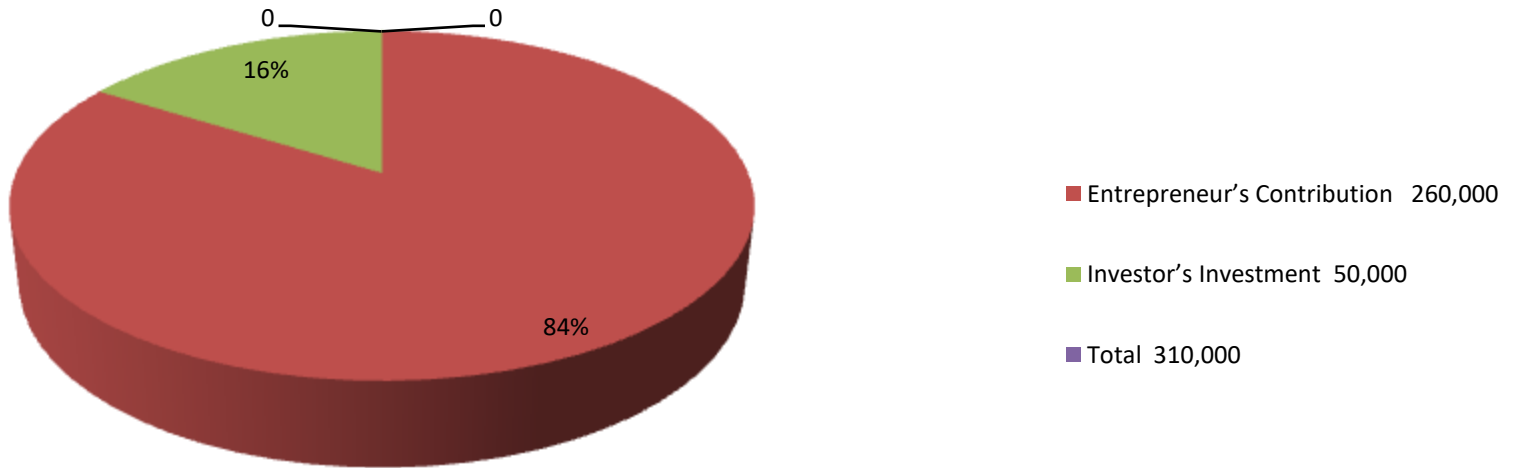
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BEAUTY FURNITHURE</b>
Location	:	Mowlobi bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
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;Furnithure items etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing Two 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>			
Furnithure items etc	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Furnithure items etc	3500	105000	1260000
<b>Total Variable exp. (B)</b>	3500	105000	1260000
<b>Contribution Margin CM [C= (A-B)</b>	1500	45000	540000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		200	2400
Gird		200	2400
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		19400	232800
<b>Nit profit</b>		25600	307200

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Box khat	3	30000	90000	0	0	0	90000
Sofa	2	50000	100000	0	0	0	100000
Wood	0	0	50000	0	0	50000	100000
Security	0	0	20000	0	0	0	20000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>260000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>310000</b>



<b>Financial Projection</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
Revenue (sales)					
Furnithure items etc	8530	255900	3070800	3224340	3385557
<b>Total Sales (A)</b>	8530	255900	3070800	3224340	3385557
less variable Expenses					
Furnithure items etc	5971	179130	2149560	2257038	2369889.9
Total variable Expenses (B)	5971	179130	2149560	2257038	2369889.9
<b>Contribution Margin (CM)= (A-B)</b>	2559	76770	921240	967302	1015667.1
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Gird		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		25600	307200	307800	308400
<b>Net Profit (E) (C-D)</b>		51170	614040	644742	676979.1
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	614040	644742	676979.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		594,040	1,218,782
	<b>Total Cash Inflow</b>	664,040	1,238,782	1,895,761
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	594,040	1,218,782	1,875,761

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 15 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















শ্রীঃ মোঃ হারুন

# টিউটি ফার্ণিচার মার্চ

আপনার আবাসস্থানের সজ্জাবনের কাজের ফার্ণিচার তৈরী ও বিক্রি করা হয়।

০১৮২৩-৮৭৭৩৬১





# FAMILY PICTURE

