

Proposed NU Business Name: **BHAI BHAI FURNITHURE MART**



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

Project verified by: Shushanta Kumar Bishash



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MONEIR HOSSAN</b>
Age	:	01-01-1995(22 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A.
No. of siblings:	:	02Brothers, 03Sisters
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>BIBI FATAMA</b>
(iii) Father's name	:	<b>BALAL HOSSAN</b>
(iv) GB member's info	:	Branch: Kadra,senbag, Centre # 27(Female), Member ID: 2229, Group No: 04 Member since: 30/12/2005 running (12Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 70000, Outstanding loan: 40250
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	15years experience in running business. 012 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.	:	01863658674
Family's Contact No.	:	01858918954
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**BIBI FATAMA** joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

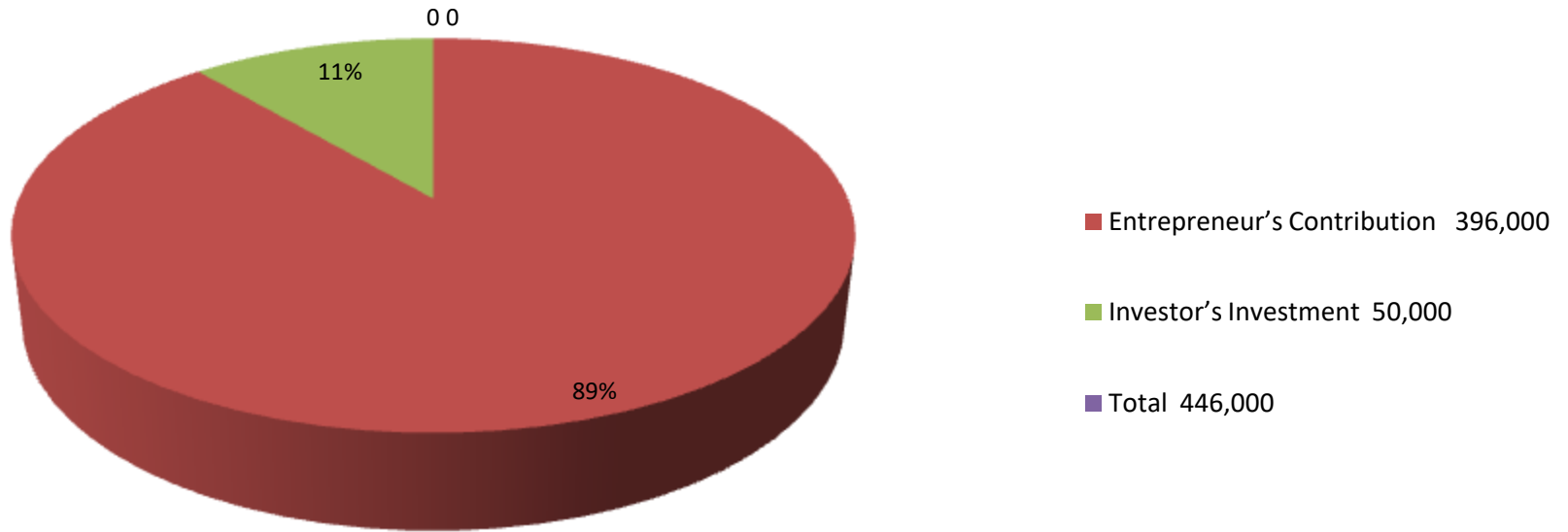
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI BHAI FURNITHURE MART</b>
Location	:	Mowlobi bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 4,46000/-
Financing	:	Self BDT 3,96000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
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 One employees.</li><li>▪ One will be appointed after receiving equity money</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Barihat</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

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
English Khat	2	8000	16000	0	0	0	16000
Box Khat	2	60000	120000	0	0	0	120000
Semi Khat	8	20000	160000	0	0	0	160000
Wood	0	0	50000	0	0	50000	100000
<b>Security</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50000</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>396000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>446000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furnithure items etc	8122	243660	2923920	3070116	3223621.8
<b>Total Sales (A)</b>	8122	243660	2923920	3070116	3223621.8
less variable Expenses					
Furnithure items etc	5685.4	170562	2046744	2149081	2256535.3
Total variable Expenses (B)	5685.4	170562	2046744	2149081	2256535.3
<b>Contribution Margin (CM)= (A-B)</b>	2436.6	73098	877176	921034.8	967086.54
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		700	8400	8400	8400
Transportation		2500	30000	32000	34000
Salary (self)		7000	60000	62000	64000
Salary(staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gird		200	2400	2400	2400
Generator		400	4800	4800	4800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		33300	375600	379800	384000
<b>Net Profit (F) (C-D)</b>		39798	477576	501454.8	526527.54



# 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	477576	501454.8	526527.54
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		457,576	939,031
	<b>Total Cash Inflow</b>	527,576	959,031	1,465,558
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>	457,576	939,031	1,445,558

# 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

















# ভাই ভাই ফার্ণিচার মার্গ

শ্রোঃ মোঃ এমাম হোসেন

এখানে অত্যাধুনিক ডিজাইনের কাঠের ফার্ণিচার তৈরী ও বিক্রি করা হয়।



মৌলভী বাজার, নয়ানপুর, দাগনভূঁঞা, ফেনী। ০১৮৩৫-২৮০৫৯৯, ০১৮৩৮-৭৫১৯৫৩





# FAMILY PICTURE

