

Proposed NU Business Name: **SATOTA FURNITUCHER**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ISMAIL HOSSAIN
Age	:	01-01-1985 (31 Years)
Education, till to date	:	Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brothers 05Sisters
Address	:	Vill:South Alampur, P.O: Silonyia, 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	:	JHANARA BEGUM
(iii) Father's name	:	FAZLUL HAQE
(iv) GB member's info	:	Branch:Jayloskor ,Dagonvuiyan, Centre # 41(Female), Member ID: 9242, Group No: 10 Member since: 25/01/2000 (17Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 30,000
(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	:	18years experience in running business. 11 years is won business. He has 07 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765801641
Family's Contact No.	:	01815414094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

JHANARA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

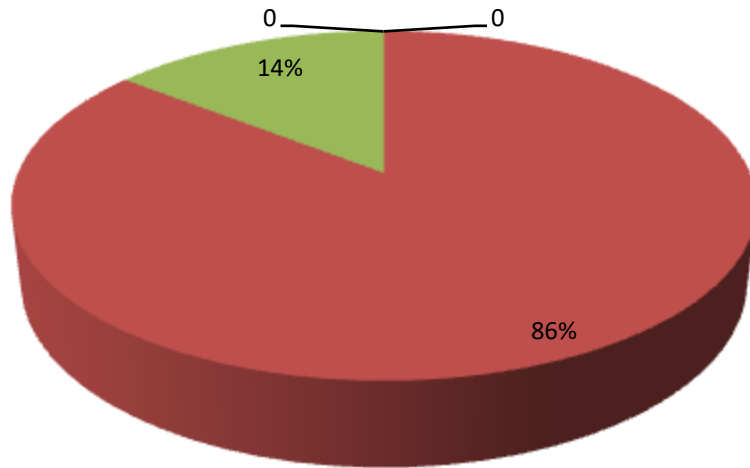
Proposed Nobin Udyokta Business Info

Business Name	:	SATOTA FURNITURE
Location	:	Alampur road,Amirgow Bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 415000/-
Financing	:	Self BDT 355000/-(from existing business) 86% Required Investment BDT 60000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 03 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Bari hat.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	6,000	180000	2160000
Total sales (A)	6000	180000	2160000
Less Variable Exp.			
furniture item	4500	135000	1620000
Total Variable exp. (B)	4500	135000	1620000
Contribution Margin CM [C= (A-B)]	1500	45000	540000
less fixed exp.			
Rent		1500	18000
Electricity bill		250	3000
Transportation		4000	48000
Salary (self)		5000	60000
Salary(staff)		25000	300000
Entertainment		100	1200
Gird		100	1200
Generator		100	1200
Mobile bill		500	6000
total fixed cost (D)		36550	438600
Nit profit		8450	101400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kat	5	30000	150000	0	0	0	150000
Sokege	1	35000	35000	0	0	0	35000
Weare Drop	1	25000	25000	0	0	0	25000
Dressing Teble	1	25000	25000	0	0	0	25000
Wood	0	0	100000			60000	160000
Security	0	0	20000			0	20000
Total			355000			60000	415000



■ Entrepreneur's Contribution 355,000

■ Investor's Investment 60,000

■ Total 415,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	6900	207000	2484000	2608200	2738610
Total Sales (A)	6900	207000	2484000	2608200	2738610
less variable Expenses					
furniture item	5175	155250	1863000	1956150	2053957.5
Total variable Expenses (B)	5175	155250	1863000	1956150	2053957.5
Contribution Margin (CM)= (A-B)	1725	51750	621000	652050	684652.5
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		500	6000	6200	6400
Transportation		4500	54000	54200	54400
Salary (self)		5000	60000	60000	60000
Salary(staff)		30000	360000	360000	360000
Entertainment		100	1200	1200	1200
Gird		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobile bill		700	8400	8600	8800
Total Fixed Cost		42500	510000	510600	511200
Net Profit (E) (C-D)		9250	111000	116550	122377.5
Investment Payback			24000	24000	24000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	111000	116550	122377.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87,000	179,550
	Total Cash Inflow	171,000	203,550	301,928
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	87,000	179,550	277,928

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 18 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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FAMILY PICTURE

