

Proposed NU Business Name: **BISMILLAH FURNITURE**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSHAROF HOSSAIN
Age	:	03/04/1989 (28Years)
Education, till to date	:	Class 7
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	04 Brother 03 Sisters
Address	:	Vill: East debpur,P.O: Chadgazi P.S: Chagalnaiya , 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	:	SAYERA KAHTUN
(iii) Father's name	:	ABDUL RAZZAK
(iv) GB member's info	:	Branch: Mohamaya, Centre # 45/(Female), Member ID:5345/1, Group No: 02 Member since: 05-03-2008-2015(6YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT ,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

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	:	5 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01834-734388
Mother's Contact No.	:	01875-263885
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAYERA KHTUN joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

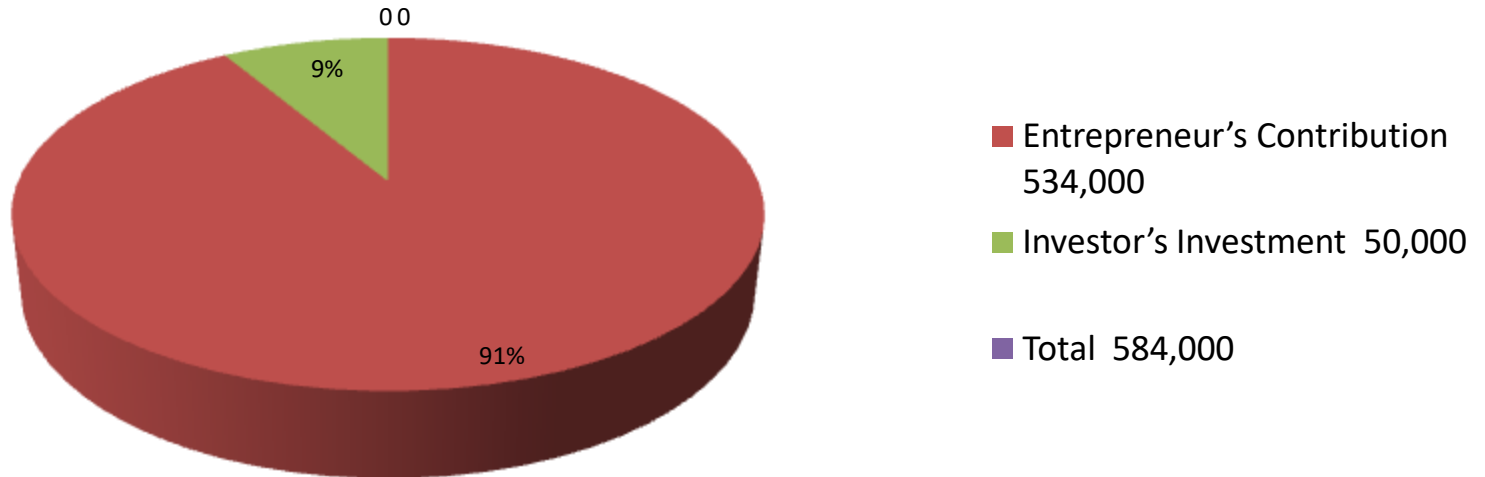
Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH FURNITURE
Location	:	Boktar hat,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 5,84,000/-
Financing	:	Self BDT 5,34000/- (From Existing Business) 9% Required Investment Bdt,50,000(as Equity) 91%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20 ft. = 200 Square Ft
Security Of The Shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like khat,sofa,wardrob,chair,kath,alna etc.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,sofa,waredrob,chair,kath,alna etc	3300	99000	1188000
	0	0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
khat,sofa,waredrob,chair,kath,alna etc	2475	74250	891000
Total Variable Expense	2475	74250	891000
Contributon Margin (CM) [C=(A-B)]	825	24750	297000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		20100	241200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	10	20,000	200,000	2	20,000	40,000	240,000
sofa	2	40,000	80,000	0	0	10,000	90,000
war drob	2	25,000	50,000	0	0	0	50,000
chair	6	3,000	18,000			0	18,000
kath	0	0	50,000			0	50,000
alna	2	3,000	6,000			0	6,000
dressing table	5	6,000	30,000			0	30,000
						0	0
			0			0	0
Total	27	97000	534,000	2	20,000	50,000	584,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,sofa,waredrob,chair,kath,alna etc	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
khat,sofa,waredrob,chair,kath,alna etc	2850	85500	1026000	1077300	1131165
Total Variable Expense	2850	85500	1026000	1077300	1131165
Contributon Margin (CM) [C=(A-B)]	950	28500	342000	359100	377055
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		20100	241200	241780	242369
Net Profit (E)= [C-D]		8400	100800	105840	111132
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80800	166640
	Total Cash Inflow	150,800	186,640	277,772
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	166,640	257,772

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop, Boktar hat, Chagalniya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









