

Proposed NU Business Name: **AHASAN FURNITURE MART**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: AHASAN ULLHA
Age	:	08-01-1987(31 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	06 Brothers
Address	:	Vill:Paglirkul, P.O:Shaldhor Bazar, P.S: Porshuram, 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	:	NAZU AKTER
(iii) Father's name	:	SALEH AHAMOD
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:4041/2, Group No: 03 Member since: 10-05-2007-2017 (10 Years) First loan: BDT 3,000/- Existing loan: BDT 20,000/- Outstanding loan: 19500/-
Further Information:		
(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

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	:	04years experience in running business. 05(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837033415
Mother's Contact No.	:	01821760584
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZU AKTER joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

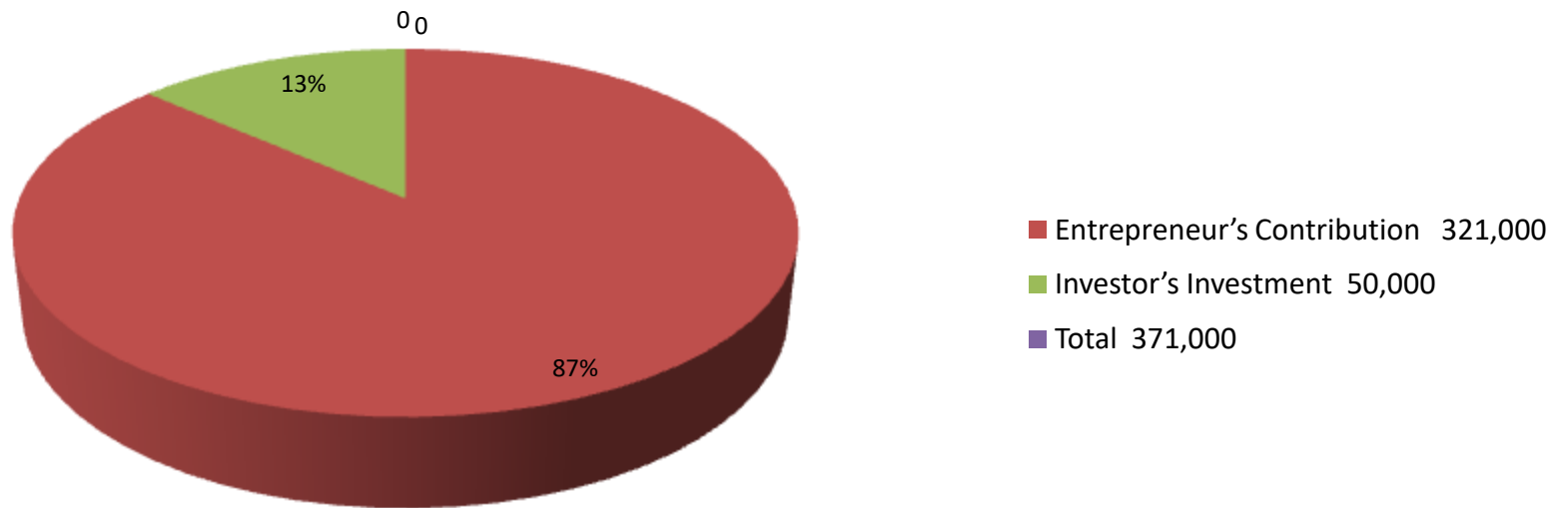
Proposed Nobin Udyokta Business Info

Business Name	:	AHASAN FURNITURE MART
Location	:	Rajoshpur Bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 371000/-
Financing	:	Self BDT 321000(from existing business) 87% Required Investment BDT,50,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 25 ft. = 500square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods lik;khat,shofa,wood,others..▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
khat,shofa,daining set,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
khat,shofa,daining set,others	2250	67500	810000
Total Variable Expense	2250	67500	810000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		700	8400
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		11900	142800
Net Profit (E)= [C-D]		10600	127200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat larg	4	20,000	80,000			0	80,000
khat	3	7,000	21,000			0	21,000
shofa set	3	30,000	90,000			0	90,000
daining set	2	25,000	50,000			0	50,000
wood	0	0	50,000			50,000	100,000
others	0	0	0			0	0
security	0	0	30,000			0	30,000
			0			0	0
			0			0	0
			0			0	0
Total	12	82000	321,000	0	0	50,000	371,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,shofa,daining set,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		11900	142800	143380	143969
Net Profit (E)= [C-D]		18100	217200	228060	239463
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	217,200	228060	239463
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		197200	405260
	Total Cash Inflow	267,200	425,260	644,723
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	197,200	405,260	624,723

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Rajoshpur Bazar,
Porshuiram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

