

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



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Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Aual
Age	:	10-05-1990 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Mudhur Char, P.O:Meghula, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Saleha
(iii) Father's name	:	Amjad hossen
(iv) GB member's info	:	Branch: Meghula, Centre # 2(Female), Member ID:1218/23, Group No: 03 Member since: 01-01-1998- 2003&2015-2017(7Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT 14980
(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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01930-013067
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAMIM FURNITURE MART
Location	:	Meghular, Dohar,Dhaka
Total Investment in BDT	:	BDT 190000
Financing	:	Self BDT 140000(from existing business) 74% Required Investment BDT 50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35ft x 15ft= 525 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Khat Weardrop,Almari etc.▪Average30 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from ,Dhaka.▪Agreed grace period is 3 months.

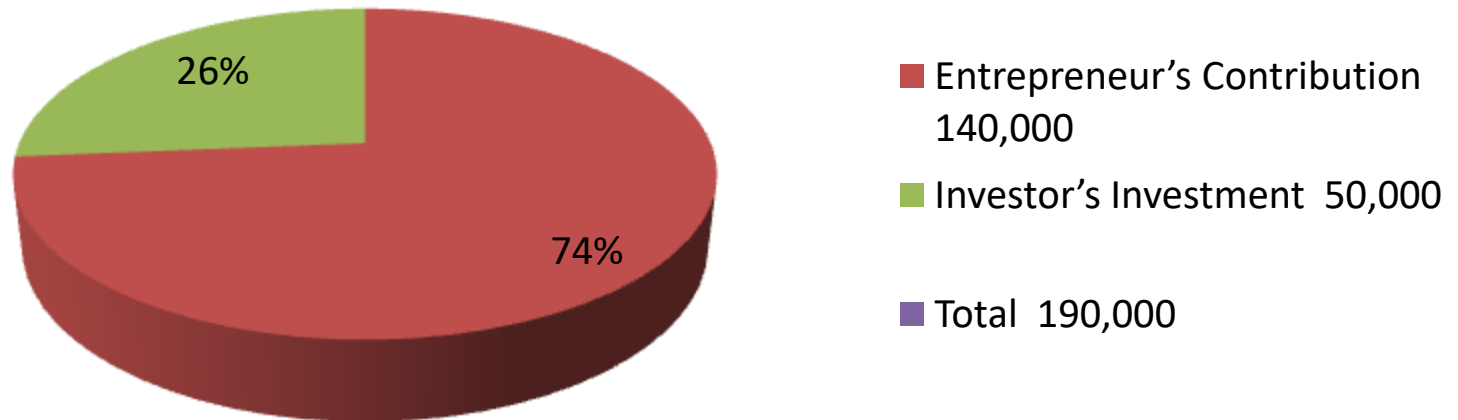
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Almary,Weardrop etc		100000	1200000
Total Sales (A)		100000	1200000
Less. Variable Expense			
Khat,Almari,Weardrop etc		70000	840000
Total variable Expense (B)		70000	840000
Contribution Margin (CM) [C=(A-B)		30000	360000
Less. Fixed Expense			
Rent		2500	30000
Mobile Bill		200	2400
Trasportation		2000	12000
Electricity Bill		500	6000
Salary (self)		5000	60000
Salary(staff)		8000	96000
Entertainment		300	3600
Security Guard		100	1200
Total fixed Cost (D)		18300	219600
Net Profit (E) [C-D)		11700	140400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Weardrop	1	30000	30000	00	00		30000
Khat	1	50000	50000	00	00		50000
Shocase	1	30000	30000				30000
Wood	0	0	30000	0	0	50000	80000
Total	03		140000			50000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Khat,Weardrop,Almari Etc		110000	1320000	1386000	1455300
Total Sales (A)		110000	1320000	1386000	1455300
Less. Variable Expense					
Khat,Almari,Weardrop etc		77000	924000	970200	1018710
Total variable Expense (B)		77000	924000	970200	1018710
Contribution Margin (CM) [C=(A-B)]		33000	396000	415800	436590
Less. Fixed Expense					
Rent		2500	30000	30000	30000
Mobile Bill		200	2400	2400	2500
Trasportation		2000	24000	24000	25000
Electricity Bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Salary(staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3800
Security Guard		100	1200	1200	1200
Total fixed Cost (D)		18300	219600	2196000	220900
Net Profit (E) [C-D]		14700	176400	196200	215690
Investment Payback			20000	20000	20000

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	176400	196200	215690
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		156400	332600
	Total Cash Inflow	226400	352600	548290
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)	20,000	20,000	20,000
	Total Cash Outflow	70000	20000	20,000
3	Net Cash Surplus	156400	332600	528290

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 03Years
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





FAMILY PICTURE

