

Proposed NU Business Name: **M/S BHUYAN FARNITURE MART**



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Parshuram,Feni.

Project verified by: Abadot Hossain Sarker.



Brief Bio of The Proposed Nobin Udyokta

Name	:	AFAZ BHUYAN
Age	:	01-05-1984(34 Years)
Education, till to date	:	Class-SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brother, 02 Sisters.
Address	:	Vill:South kolapara, P.O:Porshuram, 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	:	ANOWARA BEGUM
(iii) Father's name	:	LATE: KAZI AMIR HOSEN
(iv) GB member's info	:	Branch: Porshuram, Centre # 84(Female), Member ID:8134, Group No: 03 Member since: 03-06-2008-2018(10 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 17500/-
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776429557
Mother's Contact No.	:	01863967844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

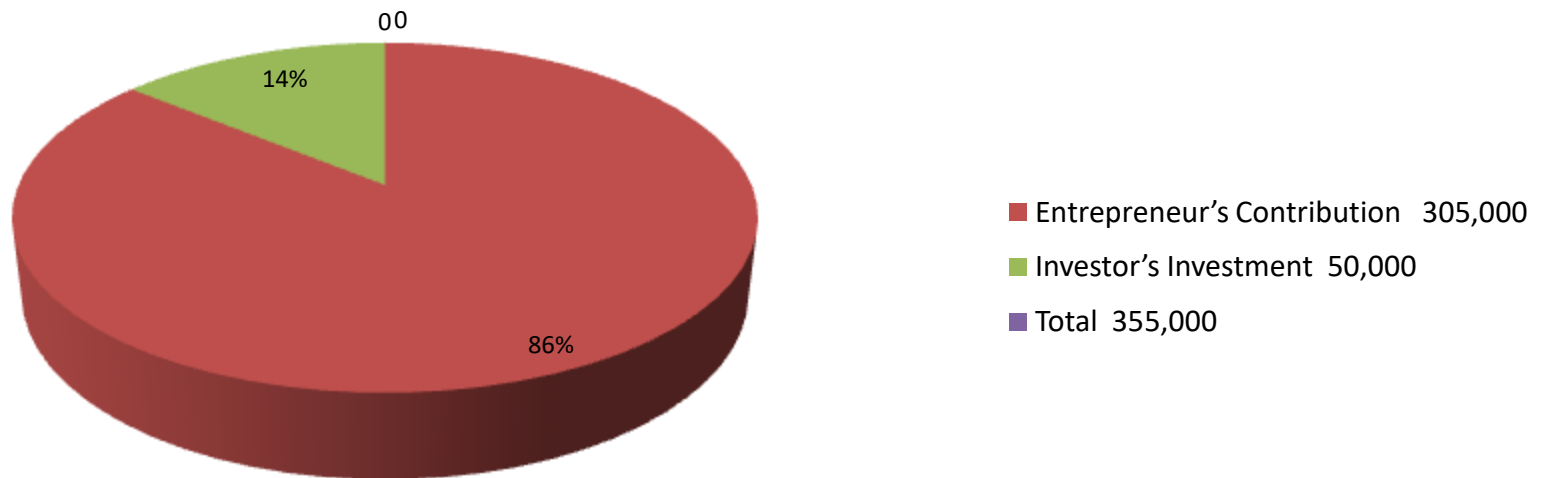
Proposed Nobin Udyokta Business Info

Business Name	:	M/S BHUYAN FARNITURE MART
Location	:	CNG Stand ,Porshuram,Feni.
Total Investment in BDT	:	BDT 355000/-
Financing	:	Self BDT 30500(from existing business) 86% Required Investment BDT,50,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 50 ft. = 1000square 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;Almari,griel,rack,door,socase,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪He is doing his business in ranting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Almari,socase,door,windoor,iron,others.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Almari,socase,door,windoor,iron,others.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		3800	45600
Electric Bill		3500	42000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		21600	259200
Net Profit (E)= [C-D]		2400	28800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almari	0	0	80,000				80,000
socase	0	0	30,000				30,000
door	0	0	20,000				20,000
windoor	0	0	15,000				15,000
iron	0	0	40,000			50,000	90,000
others	0	0	20,000			0	20,000
security			100,000			0	100,000
						0	0
						0	0
						0	0
Total	0	0	305,000	0	0	50,000	355,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Almari,socase,door,windoor,iron,others.	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		3800	45600	45600	45600
Electric Bill		3500	42000	42300	42600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		21600	259200	259780	260369
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 : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; CNG Stand, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

আল্লাহকে ভয়
লাকদের সঙ্গী হও,
(আম-কুরআন)
সম্পদ কম আখিরাতে
সহজ হবে,
(আম-হাদিস)

বিদ্যার্জন প্রতিটি মুসলিম
নারী-পুরুষের জন্য শ্রেয়
আসমান
আছে

যে মিল কঠিন সমস্যা
সে তোমার দলত পূর্ণ
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সে তোমার দলত পূর্ণ

সেই কঠিন
সমস্যা
ফিল্ম না
তোমাদের
জীবন
জান চুরি
কিছু



করলো,
(সাল কুরআন)
রগন তোমরা
এবং ধৈর্যের
গা কর
ভর নামে
ক্ষি করেছেন.

তোমাদের জন্য আল্লাহর রাসুলের
জীবনই সর্বোত্তম আদর্শ,
(সাল কুরআন)

জ্ঞান চুরি হওয়ার ভয় নেই,
কিন্তু সম্পদ চুরি হতে পারে.









ফার্ণিচার
ম্যাট

ফার্ণিচার
মার্ট

প্রোঃ
আফাজ -
ডুকা
কলেজ রোড
পরশুরাম

প্রাঃ গণশিক্ষা সংখ্যা- ৪৯টি,
মহাজ কুরআন সংখ্যা- ২৩টি
মডেল রিসোর্স সেন্টার- ১টি

দুনি
শু



FAMILY PICTURE

