

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



Project identification and prepared by: Md. Sirajul Islam,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ILIAS
Age	:	08-03-1995 (20 Years)
Education, till to date	:	HSC Pass
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Vangabari, P.O: Kuchti, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASIA BEGUM
(iii) Father's name	:	ABDUL HAQUE
(iv) GB member's info	:	Branch: Palima Centre # 61(Female), Member ID: 2352, Group No: 04 Member since: 1992 (23 Years) First loan: 2,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Eight years experience in running business. He has training for one year.
Other Own/Family Sources of Income	:	Father's income (Sa' Mill)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-935478
Mother's Contact No.	:	01755-753224
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asia Begum joined Grameen Bank since 23 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and house development.

Proposed Nobin Udyokta Business Info

Business Name	:	ILIAS FURNITURE MART
Location	:	Fultola Bazar, Vuapur Road, Tangail.
Total Investment in BDT	:	BDT 3,70,000
Financing	:	Self BDT 2,20,000(from existing business) 59% Required Investment BDT 1,50,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 16 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different types of furniture such as Box khat, Showcase, Sofa, Wardrobe, Almirah, Alna, etc.▪Average 35% gain on Sale.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity, one employee will be appointed▪The shop is rented.▪Collects goods from Shagordighi, Naogaon, Dinajpur.▪Agreed grace period is 4 months.

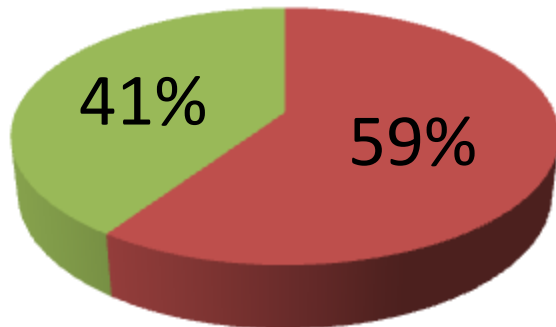
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Different types of furniture such as Box khat, Showcase, Sofa, Wardrobe, Almirah, Alna, etc.	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Different types of furniture such as Box khat, Showcase, Sofa, Wardrobe, Almirah, Alna, etc.	78,000	936,000
Total variable Expense (B)	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	42,000	504,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Entertainment	300	3,600
Transportation	3,000	36,000
Salary (self)	5,000	60,000
Salary (Staff)	21,000	252,000
Others	200	2,400
Total Fixed Cost	32,200	386,400
Net Profit (E) [C-D]	9,800	117,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Different types of furniture such as Box khat, Showcase, Sofa, Wardrobe, Almirah, Alna, etc.	1,50,000	-	1,50,000
Gol Wood, Akashmoni Wood	50,000	1,50,000	2,00,000
Security	20,000	-	20,000
Total	2,20,000	1,50,000	3,70,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 150,000
- Total 370,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Different types of furniture such as Box khat, Showcase, Sofa, Wardrobe, Almirah, Alna, etc.	170,000	2,040,000	2,142,000	2,249,100
Total Sales (A)	170,000	2,040,000	2,142,000	2,249,100
Less. Variable Expense				
Different types of furniture such as Box khat, Showcase, Sofa, Wardrobe, Almirah, Alna, etc.	110,500	1,326,000	1,392,300	1,461,915
Total variable Expense (B)	110,500	1,326,000	1,392,300	1,461,915
Contribution Margin (CM) [C=(A-B)]	59,500	714,000	749,700	787,185
Less. Fixed Expense				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	400	4,800	5,040	5,292
Mobile Bill & SMS Monitoring	550	6,600	6,930	7,277
Entertainment	500	6,000	6,300	6,615
Transportation	4,500	54,000	56,700	59,535
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	28,000	336,000	336,000	336,000
Others	200	2,400	2,400	2,400
Total Fixed Cost	41,150	493,800	518,490	544,415
Net Profit (E) [C-D]	18,350	220,200	231,210	242,771
Investment Payback		60,000	60,000	60,000

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	150,000		
1.2	Net Profit	220,200	231,210	242,771
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,200	331,410
	Total Cash Inflow	370,200	391,410	574,181
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	160,200	331,410	514,181

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 8 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

রায়হান ফ্যাশচার হাউজ

শ্রেষ্ঠ শ্রেষ্ঠ আঙ্গুলে ছক

শাখাসিরা জোঁসাই ও চিত্রপট সর্বত্র প্রদর্শিতব্য ফর্মার পত্র।
বুকে প্রকাশিত ফ্যাশচারের অঙ্গার নেত্রী।
ফ্যাশচারের অঙ্গার নেত্রী।
ফ্যাশচারের অঙ্গার নেত্রী।

ক প্রকাশ
ফ্যাশচার



























ফুলতলা প্রিক্যাডেট স্কুল এন্ড কোচিং

শিক্ষার্থীদের জন্য সেরা প্রস্তুতি।

কম্পিউটার গ্রাফিক্স ডিজাইনিং

ইংরেজি ভাষা শিক্ষা

স্বাস্থ্যকর খাদ্য ও পানীয় সরবরাহ।

শিক্ষার্থীদের জন্য সেরা প্রস্তুতি।

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ফুলতলা, কুমিল্লা।

FAMILY PICTURE

