

## Proposed NU Business Name: NIROB FURNITURE



Project identification and prepared by: Romendra Nath Halder,  
Feni Unit, Feni

Project verified by: Shushanta Kumar Bishash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOHAMMED SHAH AKBAR</b>
Age	:	27-5-1983(33 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Barahigobinda, P.O: Joylashkor, P.S: Dagonvuiya, 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	:	<b>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>LATE SHAHA JALAL</b>
(iv) GB member's info	:	Branch: Joylashkor,Dagonvuiyan, Feni Centre # 17(Female), Member ID: 1381, Group No: 02 Member since: 20-12-2009 (06Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 22000, Outstanding loan: NIL
(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	:	No years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959-896294
Mother's Contact No.	:	01831-111023
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since 06 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NIROB FURNITURE</b>
Location	:	Mollaghata bajar, Feni
Total Investment in BDT	:	BDT 350000/-
Financing	:	Self BDT 250000/-(from existing business) 29% Required Investment BDT 1,00,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21ft x 21ft= 441square ft
Security of the shop	:	BDT 20000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Furniture etc.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Barihat, Dagoanbhuiyan.</li><li>▪Agreed grace period is 3 months.</li></ul>

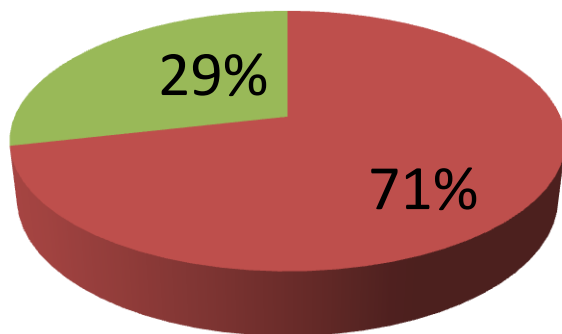
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture	4,600	138,000	1,656,000
<b>Total Sales (A)</b>	<b>4,600</b>	<b>138,000</b>	<b>1,656,000</b>
<b>Less. Variable Expense</b>			
Furniture	2,990	89,700	1,076,400
<b>Total variable Expense (B)</b>	<b>2,990</b>	<b>89,700</b>	<b>1,076,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,610</b>	<b>48,300</b>	<b>579,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		700	8,400
Mobile Bill		300	3,600
Transportation		2,000	24,000
Guard		100	1,200
Salary (self)		5,000	60,000
Salary (staff-4)		30,000	360,000
Entertainment		600	7,200
<b>Total fixed Cost (D)</b>		<b>39,700</b>	<b>476,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,600</b>	<b>103,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Weardrobe-2pcs	50,000	0	50,000
Dining Table-1pcs	30,000	0	30,000
Chair-2pcs	15,000	0	15,000
Sofa Set-1	35,000	0	35,000
Cot-3pcs	60,000	0	60,000
Dressing Table	15,000	0	15,000
Slice Wood	45,000	100,000	145,000
<b>Total</b>	<b>250,000</b>	<b>100,000</b>	<b>350,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 100,000
- Total 350,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Furniture	5,900	177,000	2,124,000	2,230,200
<b>Total Sales (A)</b>	<b>5,900</b>	<b>177,000</b>	<b>2,124,000</b>	<b>2,230,200</b>
<b>Less. Variable Expense</b>				
Furniture	3,835	115,050	1,380,600	1,449,630
<b>Total variable Expense (B)</b>	<b>3,835</b>	<b>115,050</b>	<b>1,380,600</b>	<b>1,449,630</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,065</b>	<b>61,950</b>	<b>743,400</b>	<b>780,570</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity bill		700	8,400	9,000
Mobile Bill		400	4,800	5,500
Transportation		2,500	30,000	35,000
Guard		100	1,200	1,500
Salary (self)		5,000	60,000	60,000
Salary (staff-5)		37,500	450,000	450,000
Entertainment		600	7,200	8,000
<b>Total Fixed Cost</b>		<b>47,800</b>	<b>573,600</b>	<b>581,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,150</b>	<b>169,800</b>	<b>199,570</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	169,800	199,570
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		109,800
	<b>Total Cash Inflow</b>	<b>269,800</b>	<b>309,370</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,800</b>	<b>249,370</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:5  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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# নিরব

## ফার্নিচার স্যান্ডারী

এখানে যাবতীয় অত্যাধুনিক ডিজাইনের ফার্নিচার তৈরী  
এবং সকল প্রকার গাছ ক্রয়-বিক্রয় করা হয়।

মোল্লাঘাটা বাজার, দাগনভূঞা











# FAMILY PICTURE

