

Proposed NU Business Name: **M/S SAMSUL HAQ FURNITURE & GALLERY**



Project identification and prepared by: Md. Anarul Islam,
Mawna Unit, Gazipur

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FAHAT AHMED
Age	:	21-02-1997 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	4 Brothers
Address	:	Vill: Tepirbari, P.O: Tangra, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAJIYA
(iii) Father's name	:	SHEAK MD:SAMSUL HAQ
(iv) GB member's info	:	Branch: Shreepur, Centre # 34(Female), Member ID: 2762/1, Group No: 05 Member since: 21-04-2000 (14Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:
(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	:	05 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.	:	01972-236514
Mother's Contact No.	:	01711-023409
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJIYA joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SAMSUL HAQ FURNITURE & GALARY
Location	:	MC Bazar
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture Item etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Taltoly,Sreepur.▪Agreed grace period is 3 months.

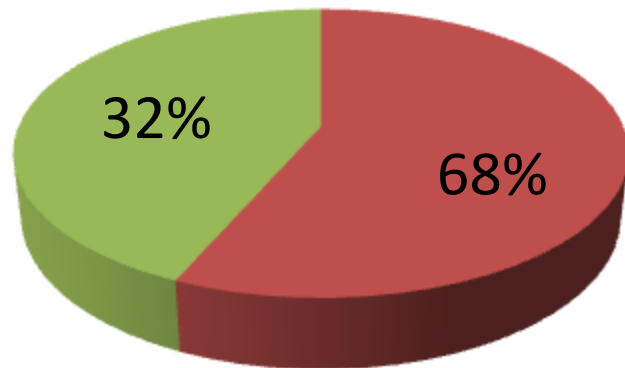
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	65,000	7,80,000
Total Sales (A)	65,000	7,80,000
Less. Variable Expense		
Wood Furniture	42,250	5,07,000
Total variable Expense (B)	42,250	5,07,000
Contribution Margin (CM) [C=(A-B)]	22,750	2,73,000
Less. Fixed Expense		
Rent	1,000	12,000
Electricity Bill	5,00	6,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
salary (staff)	6,000	72,000
Entertainment	5,00	6,000
Guard	3,00	3,600
Genareter	2,00	2,400
Mobile Bill	5,00	6,000
Total fixed Cost (D)	15,000	1,80,000
Net Profit (E) [C-D]	7,750	93,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
jack fruit Wood	25,000	50,000	75,000
Box khat	65,000	0	65,000
Akashmoni	16,000	20,000	36,000
Deasing Table	24,000	0	24,000
Others	20,000	0	26,000
Total	1,50,000	70,000	2,20,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Wood Furniture	95,000	1,140,000	1,197,000
Total Sales (A)	95,000	1,140,000	1,197,000
Less. Variable Expense			
Wood Furniture	61,750	7,41,000	7,78,050
Total variable Expense (B)	61,750	7,41,000	7,78,050
Contribution Margin (CM) [C=(A-B)]	33,250	3,99,000	4,18,950
Less. Fixed Expense			
Rent	1,000	12,000	12,000
Electricity Bill	8,00	9,600	10,000
Transportation	2,000	24,000	24,500
Salary (self)	5,000	60,000	60,000
salary (staff)	9,000	1,08,000	1,08,000
Entertainment	8,00	9,600	10,000
Guard	3,00	3,600	3,600
Mobile Bill	8,00	9,600	10,000
Total Fixed Cost	19,700	2,36,400	2,38,100
Net Profit (E) [C-D]	13,550	1,62,600	1,80,850
Investment Payback		42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,62,600	1,80,850
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,20,600
	Total Cash Inflow	2,32,600	3,01,450
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3	Net Cash Surplus	1,20,600	2,59,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 05 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







FAMILY PICTURE

