

Proposed NU Business Name: NURUL AFSAR FURNITUCHER MART



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | NURUL AFSAR |
| Age | : | 04-07-1985 (31 Years) |
| Education, till to date | : | Eight |
| Marital status | : | Married |
| Children | : | 03Sone |
| No. of siblings: | : | 03 Brothers. |
| Address | : | Vill: Chadradif, P.O: Boyragirhat P.S: Dagonvuiyan, 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 | : | RAYGIYA KHATUN |
| (iii) Father's name | : | LATE: NURUL AMIN |
| (iv) GB member's info | : | Branch:Razapur, Dagonbhuyain, Centre # 21(Female), Member ID: 1207, Group No: 04 Member since: 2008 (8Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT: 20000, Outstanding loan: 8000 |
| (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 |

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 4years experience in running business. 02 years is won business. He has 02 year training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01812782860 |
| Family's Contact No. | : | 0 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAYGIYA KHATUN joined Grameen Bank since 08 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 | : | NURUL AFSAR FURNITUCHER MART |
| Location | : | Mosque Road,Bayragirhat, Dagonvuiyan, Feni. |
| Total Investment in BDT | : | BDT 271000/- |
| Financing | : | Self BDT 201000/-(from existing business) 74% Required Investment BDT 70000/-(as equity) 26% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| 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 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonvuiyan, Feni.▪Agreed grace period is 3 months. |

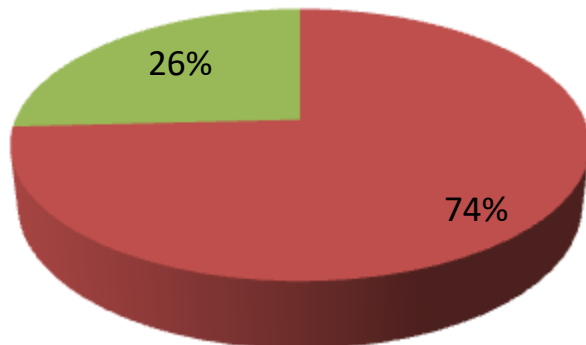
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue (sales) | | | |
| furniture item | 5000 | 150000 | 1800000 |
| Total sales (A) | 5000 | 150000 | 1800000 |
| Less Variable Exp. | | | |
| furniture item | 3750 | 112500 | 1350000 |
| Total Variable exp. (B) | 3750 | 112500 | 1350000 |
| Contribution Margin CM [C= (A-B)] | 1250 | 37500 | 450000 |
| less fixed exp. | | | |
| Rent | | 1500 | 18000 |
| Electricity bill | | 0 | 0 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 5000 | 60000 |
| Entertainment | | 300 | 3600 |
| Gird | | 50 | 600 |
| Generator | | 150 | 1800 |
| Mobile bill | | 500 | 6000 |
| total fixed cost (D) | | 13000 | 156000 |
| Nit profit | | 24500 | 294000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|----------|------------|---------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Kat | 12 | 8000 | 96000 | 0 | 0 | 0 | 96000 |
| Dressing Table | 1 | 20000 | 20000 | 0 | 0 | 0 | 20000 |
| Sofa | 1 | 25000 | 25000 | 0 | 0 | 0 | 25000 |
| Wood | 0 | 0 | 40000 | 0 | 0 | 70000 | 110,000 |
| Security | 0 | 0 | 20000 | 0 | 0 | 0 | 20,000 |
| Total | 0 | 0 | 201000 | 0 | 0 | 70000 | 271000 |

Source of Finance



■ Entrepreneur's Contribution 201,000

■ Investor's Investment 70,000

■ Total 271,000

Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------|---------|--------------|--------------|--------------|
| Revenue (sales) | | | | | |
| furniture item | 9020 | 270600 | 3247200 | 3409560 | 3580038 |
| Total Sales (A) | 9020 | 270600 | 3247200 | 3409560 | 3580038 |
| less variable Expenses | | | | | |
| furniture item | 6765 | 202950 | 2435400 | 2557170 | 2685028.5 |
| Total variable Expenses (B) | 6765 | 202950 | 2435400 | 2557170 | 2685028.5 |
| Contribution Margin (CM)= (A-B) | 2255 | 67650 | 811800 | 852390 | 895009.5 |
| Less Fixed Expenses | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electricity bill | | 0 | 0 | 12200 | 12400 |
| Transportation | | 800 | 9600 | 9800 | 10000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 10000 | 120000 | 120000 | 120000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gird | | 50 | 600 | 600 | 600 |
| Generator | | 150 | 1800 | 1800 | 1800 |
| Mobile bill | | 900 | 10800 | 11000 | 11200 |
| Total Fixed Cost | | 18700 | 224400 | 237000 | 237600 |
| Net Profit (E) (C-D) | | 48950 | 587400 | 615390 | 657409.5 |
| Investment Payback | | | 28000 | 28000 | 28000 |

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

| SR# | <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 | 70,000 | | |
| 1.2 | Net Profit | 587400 | 615390 | 657409.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 559,400 | 1,146,790 |
| | Total Cash Inflow | 657,400 | 1,174,790 | 1,804,200 |
| 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) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98,000 | 28000 | 28000 |
| 3 | Net Cash Surplus | 559,400 | 1,146,790 | 1,776,200 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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

