

Proposed NU Business Name: ZABAYER FURNUTHURE



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Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD:ZABAYER |
| Age | : | 02-03-1987 (34 Years) |
| Education, till to date | : | Eight |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 02Brothers,01 Sister |
| Address | : | Vill: Dharpur, P.O: Siloniya, 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 | : | NURAYER NESSA |
| (iii) Father's name | : | LETE:SALAYHA AHMMED |
| (iv) GB member's info | : | Branch: Joyloskor, Dagonvuiyan, Centre # 16(Female), Member ID: 2840, Group No: 03 Member since: 2007-2012 (05Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 10,000, Outstanding loan: 0 |
| (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 | : | 19years 05Months experience in running business. 05 Months in own business. He has 19 years training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01860209180 |
| Family's Contact No. | : | 01832408779 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni |

NURAYER NESSA joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

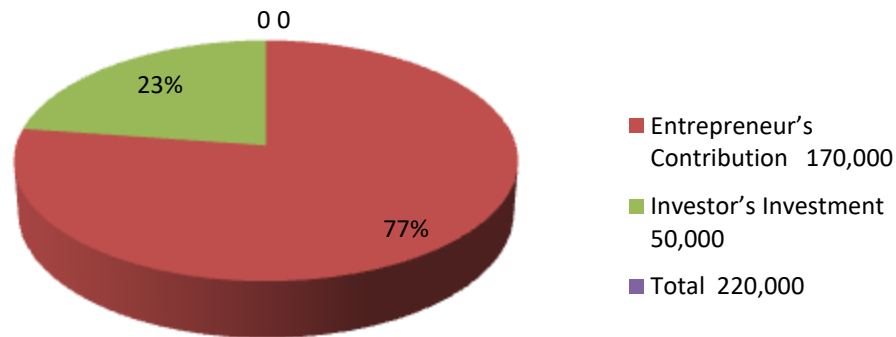
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ZABAYER FURNUTHURE |
| Location | : | Gozariya road,Siloniya bazar, Dagonvuiyan,Feni. |
| Total Investment in BDT | : | BDT 220,000/- |
| Financing | : | Self BDT 170,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23% |
| 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 20% 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 Barihat.▪Agreed grace period is 3 months. |

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|---------------|
| Revenue (sales) | | | |
| furniture item | 3500 | 105000 | 1260000 |
| Total sales (A) | 3500 | 105000 | 1260000 |
| Less Variable Exp. | | | |
| furniture item | 2800 | 84000 | 1008000 |
| Total Variable exp. (B) | 2800 | 84000 | 1008000 |
| Contribution Margin CM [C= (A-B)] | 700 | 21000 | 252000 |
| less fixed exp. | | | |
| Rent | | 500 | 6000 |
| Electricity bill | | 250 | 3000 |
| Transportation | | 1000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 5000 | 60000 |
| Entertainment | | 150 | 1800 |
| Gird | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile bill | | 500 | 6000 |
| total fixed cost (D) | | 12400 | 148800 |
| Nit profit | | 8600 | 103200 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Wood | 0 | 0 | 30000 | 0 | 0 | 50000 | 80000 |
| Box khat | 2 | 30000 | 60000 | 0 | 0 | 0 | 60000 |
| Almira | 1 | 25000 | 25000 | 0 | 0 | 0 | 25000 |
| Dressing table | 1 | 20000 | 20000 | 0 | 0 | 0 | 20,000 |
| Waredrop | 1 | 30000 | 30000 | 0 | 0 | 0 | 30,000 |
| Security | 0 | 0 | 5000 | 0 | 0 | 0 | 5,000 |
| Total | 0 | 0 | 170000 | 0 | 0 | 50,000 | 220,000 |



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------|---------|----------|----------|-----------|
| Revenue (sales) | | | | | |
| furniture item | 5920 | 177600 | 2131200 | 2237760 | 2349648 |
| Total Sales (A) | 5920 | 177600 | 2131200 | 2237760 | 2349648 |
| less variable Expenses | | | | | |
| furniture item | 4736 | 142080 | 1704960 | 1790208 | 1879718.4 |
| Total variable Expenses (B) | 4736 | 142080 | 1704960 | 1790208 | 1879718.4 |
| Contribution Margin (CM)= (A-B) | 1184 | 35520 | 426240 | 447552 | 469929.6 |
| Less Fixed Expenses | | | | | |
| Rent | | 500 | 6000 | 6000 | 6000 |
| Electricity bill | | 500 | 6000 | 6200 | 6400 |
| Transportation | | 1500 | 18000 | 18200 | 18400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 10000 | 120000 | 120000 | 120000 |
| Entertainment | | 150 | 1800 | 1800 | 1800 |
| Gird | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile bill | | 700 | 8400 | 8600 | 8800 |
| Total Fixed Cost | | 18350 | 220200 | 220800 | 221400 |
| Net Profit (F) (C-D) | | 17170 | 206040 | 226752 | 248529.6 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 206040 | 226752 | 248529.6 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 186,040 | 392,792 |
| | Total Cash Inflow | 256,040 | 412,792 | 641,322 |
| 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 | 20000 | 20000 |
| 3 | Net Cash Surplus | 186,040 | 392,792 | 621,322 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 19 Years,05 Months
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

