

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



Project identification and prepared by: Md. Anshar Alli  
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. SUJON MIYA</b>
Age	:	10-03-1990(27 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	Null
No. of siblings:	:	05 Brothers & 05 sister
Address	:	Vill:Charaljani, P.O:Modhupur, P.S: Modhupur, 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	:	<b>RABEYA BEGUM</b>
(iii) Father's name	:	<b>DEAD. ATOR ALLI</b>
(iv) GB member's info	:	Branch: Modhupur ,Centre # 29(Female), Member ID: 1725, Group No: 03Member since: 1985-2017 raning(32 Years) First loan: BDT 1,000 Existing loan: BDT 60000,Outstanding loan:BDT 20400
Further Information:		
(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..	:	

## ***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	:	06 years experience in on business & 06 years experience in running business. He has 05 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794666145
Family's Contact No.	:	Nil
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RABEYA BEGUM** Joined Grameen Bank Since 32 Years Ago. At First She Took 1000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASHAN FURNITURE MART</b>
Location	:	Charal jani Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT155,500/-
Financing	:	Self BDT 105500(from existing business) 68% Investors Investment BDT 50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft*12ft= 360 Square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Khat,owerdrop,shocase,desine table etc</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02Employees.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

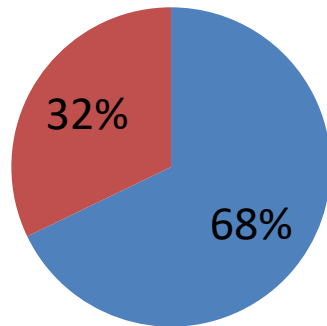
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,owerdrop,shocase,desine table etc		100,000	1200000
<b>Total Sales (A)</b>		100,000	1200000
<b>Less. Variable Expense</b>			
Khat,owerdrop,shocase,desine table etc		65,000	780000
<b>Total variable Expense (B)</b>		65,000	780000
<b>Contribution Margin (CM) [C=(A-B)]</b>		35,000	420000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity bill		300	3,600
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		8000	96,000
Entertainment		300	3,600
Guard		100	1,200
Genaretor		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>16,200</b>	<b>194,400</b>
<b>Net Profit (E) [C-D]</b>		<b>18,800</b>	<b>225,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khat	1	15000	15,000	0	15000	0	15,000
owerdrop	1	20000	20,000	0	20000	0	20,000
shocase,	1	5000	5,000	0	5000	0	5,000
desine table	1	10000	10,000	0	10000	0	10,000
semi box khat	3	6500	19,500	0	6500	0	19,500
wood	20	800	16,000	61	800	48800	64,800
			0	0	0	0	0
			0	0	0	0	0
other			0	1	1200	1200	1,200
Security			20,000				20,000
<b>Total</b>	<b>33</b>		<b>105,500</b>	<b>0</b>		<b>50,000</b>	<b>155,500</b>

## Source of Finance



■ Entrepreneur Investment :105500

■ Investor Investment : 50000

■ Total Investment: 155500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Khat,owdrop,shocase,desine table etc		120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>		120,000	1,440,000	1,512,000
<b>Less. Variable Expense</b>				
Khat,owdrop,shocase,desine table etc		78,000	936,000	982,800
<b>Total variable Expense(B)</b>		78,000	936,000	982,800
<b>Contribution Margin (CM) [C=(A-B)</b>		42,000	504,000	529,200
<b>Less. Fixed Expense</b>				
Rent		1000	12,000	12,000
Electricity bill		350	4,200	4,500
Transportation		1500	18,000	20,000
Salary (self)		6000	72,000	75,000
Salar (staff)		10000	120,000	125,000
Entertainment		400	4,800	5,000
Guard		100	1200	1200
Genaretor		200	2,400	2,400
Mobile bill		350	4,200	4,500
<b>Total fixed Cost (D)</b>		<b>19,900</b>	<b>238,800</b>	<b>249,600</b>
<b>Net Profit (E) [C-D]</b>		<b>22,100</b>	<b>265,200</b>	<b>279,600</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</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	50,000	
1.2	Net Profit	265,200	279,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		235,200
	<b>Total Cash Inflow</b>	<b>315,200</b>	<b>514,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>235,200</b>	<b>484,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

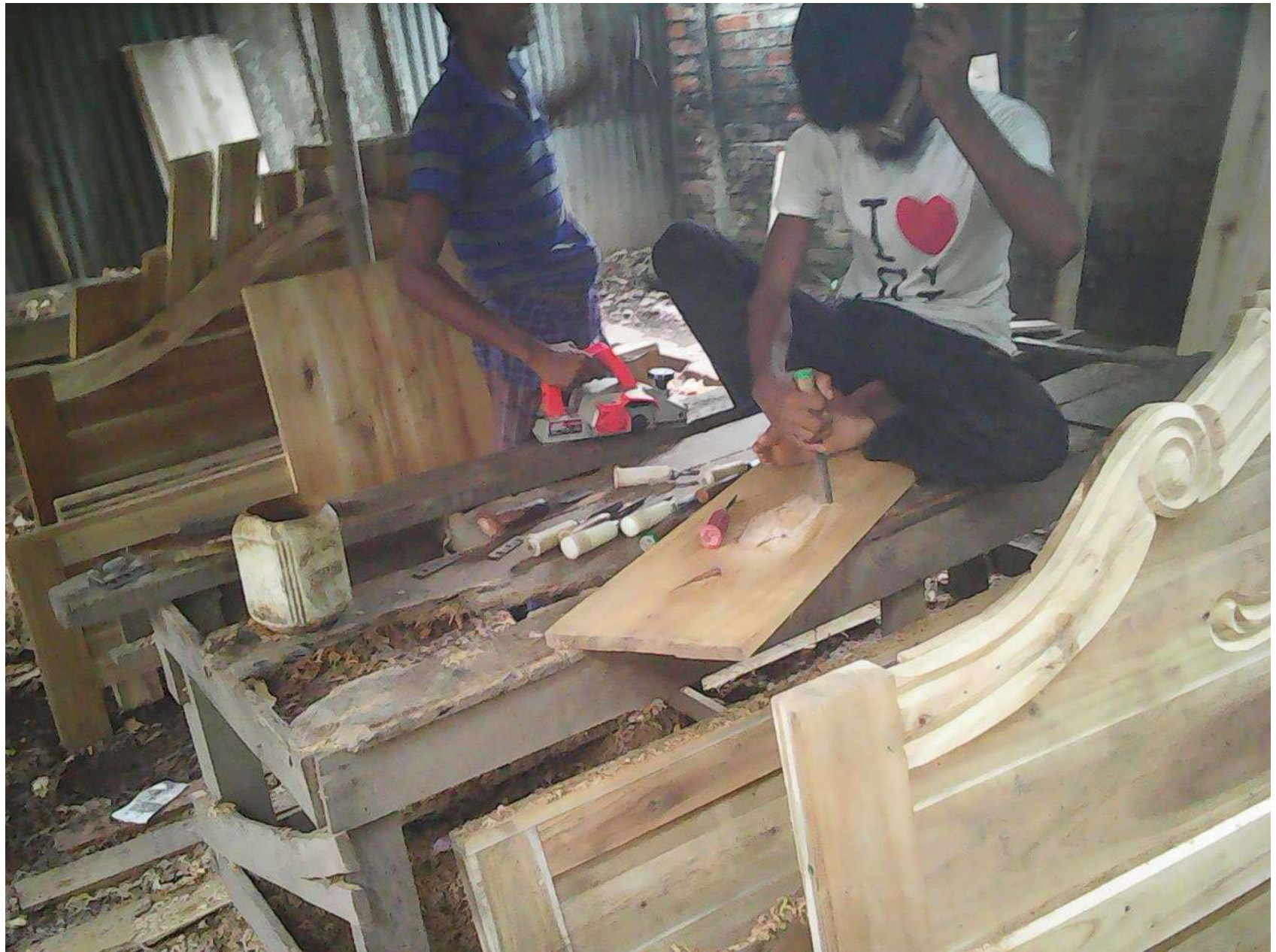
## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE