

Proposed NU Business Name: **CHAWDHURY FURNITURE & DOOR**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU NAEEM
Age	:	21-05-1995 (22 years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Daudpur P.O: Feni Sadar ; P.S: Feni Sadare ; 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	:	TAHMINA AKTER
(iii) Father's name	:	LATE ABUL KALAM
(iv) GB member's info	:	Branch: Rampur, Feni. Centre # 33 (Female), Member ID: 3314, Group No: 04 Member since: 15-05-2005 To 18-06-2011 (06 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: Nill
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828573753
Family's Contact No.	:	01715-188019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TAHMINA AKTER joined Grameen Bank since **06** years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	CHAWDHURY FURNITURE & DOOR
Location	:	Alim Uddin Road, Feni
Total Investment in BDT	:	BDT 491,000/-
Financing	:	Self BDT 431,000/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 23 ft= 230 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Segon Wood, Akashi, Gamary, Door etc▪Average 30% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 06 employee.▪Collects goods from Feni, Baroyar Hatt .▪Agreed grace period is 3 months.

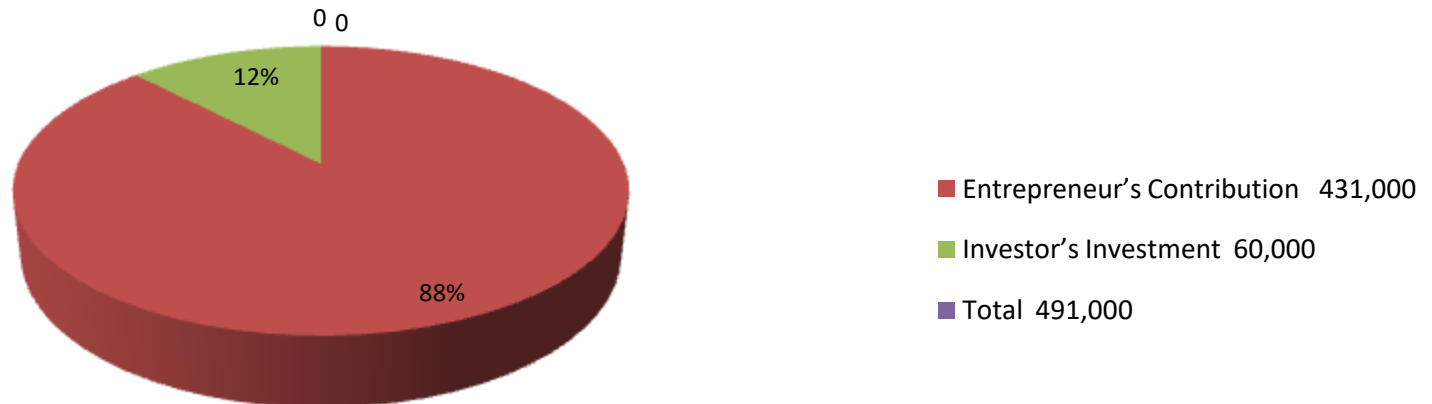
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Segon Wood, Akashi, Gamary, Door etc		250,000	3,000,000
Total Sales (A)		250,000	3,000,000
Less Variable Expense			
Segon Wood, Akashi, Gamary, Door etc		175,000	2,100,000
Total variable Expense (B)		175,000	2,100,000
Contribution Margin (CM) [C=(A-B)]		75,000	900,000
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		1000	12,000
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Salary (staff)		45,000	540,000
Entertainment		500	6,000
Guard		200	2,400
Generator		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		66,100	793,200
Net Profit (E)= [C-D]		8,900	106,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Segon Wood	35	2000	70,000	10	2000	20,000	90,000
Aakash Wood	200	800	160,000	20	800	16,000	176,000
Gamary	50	1000	50,000	24	1000	24,000	74,000
Iron Wood	50	1200	60,000	0	0	0	60,000
Gorjon	30	1200	36,000	0	0	0	36,000
Almira	1	35000	35,000	0	0	0	35,000
Security	1	0	20,000	0	0	0	20,000
Total	367	41200	431,000	54	3800	60,000	491,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Segon Wood, Akashi, Gamary, Door etc		280,000	3360000	3528000	3704400
Total Sales (A)		280,000	3360000	3528000	3704400
Less Variable Expense					
Segon Wood, Akashi, Gamary, Door etc		196,000	2352000	2469600	2593080
Total variable Expense (B)		196,000	2352000	2469600	2593080
Contribution Margin (CM) [C=(A-B)		84,000	1008000	1058400	1111320
Less Variable Expense					
Rent		4,000	48,000	48,000	48,000
Electricity bill		1,200	14,400	15,000	15,500
Transportation		10,500	126,000	127,000	127,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		45,000	540,000	540,000	540,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		66,900	802,800	804,600	805,900
Net Profit (E)= [C-D]		17,100	205,200	253,800	305,420
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	205,200	253,800	305,420
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		181,200	411,000
	Total Cash Inflow	265,200	435,000	716,420
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	181,200	411,000	692,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

