

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



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ULLAH
Age	:	20-10-1995 (22 years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Sisters
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	NOORBAN
(iii) Father's name	:	NURUL KARIM
(iv) GB member's info	:	Branch: Kuthir Hatt. Centre # 19 (male), Member ID: 4522, Group No: 08 Member since: 21-03-2004 To 17-05-2010 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- 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. 3 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.	:	01838-169724
Family's Contact No.	:	01824-407762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURUL KARIM joined Grameen Bank since **06** years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH FURNITURE MART
Location	:	Master er Dokan, Betagaon, Feni
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 350,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 500 square ft
Security	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Akashi Wood, Gamary, Koroi, Furniture etc▪Average 35% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni, Baroyar Hatt .▪Agreed grace period is 3 months.

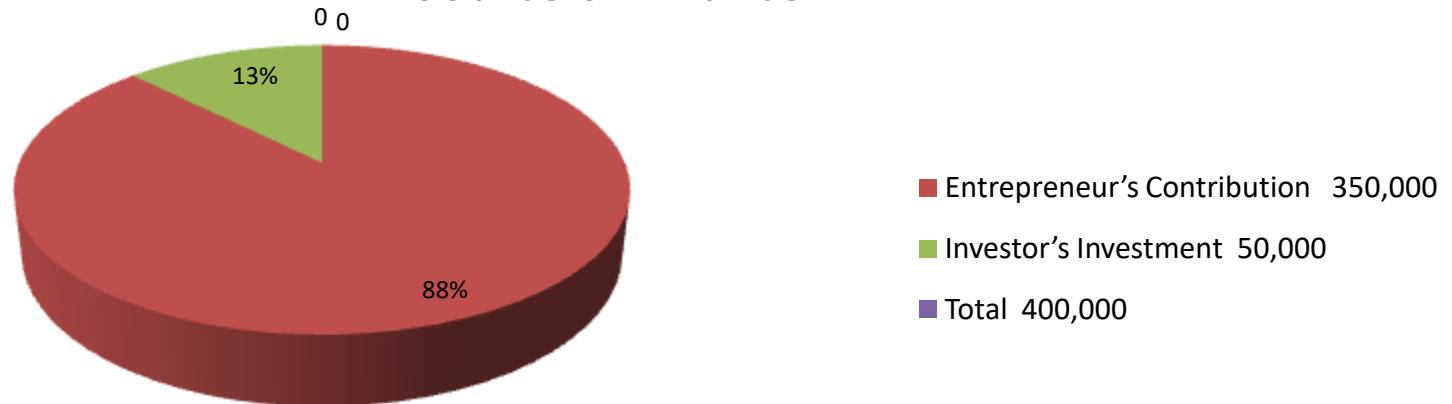
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Akashi Wood, Gamary, Koroi, Furniture etc		150,000	1,800,000
Total Sales (A)		150,000	1,800,000
Less Variable Expense			
Akashi Wood, Gamary, Koroi, Furniture etc		97,500	1,170,000
Total variable Expense (B)		97,500	1,170,000
Contribution Margin (CM) [C=(A-B)]		52,500	630,000
Less Variable Expense			
Rent		1,200	14,400
Electricity bill		400	4,800
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		18,000	216,000
Entertainment		500	6,000
Mobile bill		300	3,600
Total fixed cost (D)		30,400	364,800
Net Profit (E)= [C-D]		22,100	265,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Akashi Wood	62.5	800	50,000	25	800	20000	70,000
Koroi	40	500	20,000	20	500	10,000	30,000
Segoon	20	1000	20,000	20	1000	20,000	40,000
Belgium	15	600	9,000	0	0	0	9,000
Gamari	20	900	18,000	0	0	0	18,000
Shofa	2	30000	60,000	0	0	0	60,000
Chare	12	4000	48,000	0	0	0	48,000
Dining Table	2	8000	16,000	0	0	0	16,000
Khatt	7	15000	105,000	0	0	0	105,000
Others	0	0	4,000	0	0	0	16,000
Security	1	0	0	0	0	0	0
Total	181.5	60800	350,000	65	2300	50,000	412,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Akashi Wood, Gamary, Koroi, Furniture etc		160,000	1920000	2016000	2116800
Total Sales (A)		160,000	1920000	2016000	2116800
Less Variable Expense					
Akashi Wood, Gamary, Koroi, Furniture etc		104,000	1248000	1310400	1375920
Total variable Expense (B)		104,000	1248000	1310400	1375920
Contribution Margin (CM) [C=(A-B)		56,000	672,000	705,600	740,880
Less Variable Expense					
Rent		1,200	14,400	14,400	14,400
Electricity bill		800	9,600	10,000	10,500
Transportation		6,000	72,000	72,500	73,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		18,000	216,000	216,000	216,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		31,900	382,800	383,900	385,200
Net Profit (E)= [C-D]		24,100	289,200	321,700	355,680
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	289,200	321,700	355,680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		269,200	570,900
	Total Cash Inflow	339,200	590,900	926,580
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	269,200	570,900	906,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 03 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

