

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



Project identification and prepared by: Md.Nasir Uddin Dheikh
Chagal naiya,feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.IQBAL HOSSAIN
Age	:	08/12/1983 (34Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	1 Dugther 1 Son
No. of siblings:	:	03 Brother 4 Sister
Address	:	Vill: Bathania P.O: East Shilua, P.S: Chagal naiya, 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	:	NUR JAHAN
(iii) Father's name	:	MD.ALI AKBAR
(iv) GB member's info	:	Branch: Pathan nagar, Centre # 13/(Female), Member ID:2432, Group No: 03 Member since: 05-03-2000-2006 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,000/-
(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

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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01817-381268
Mother's Contact No.	:	01885-267940
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN joined Grameen Bank since 12 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

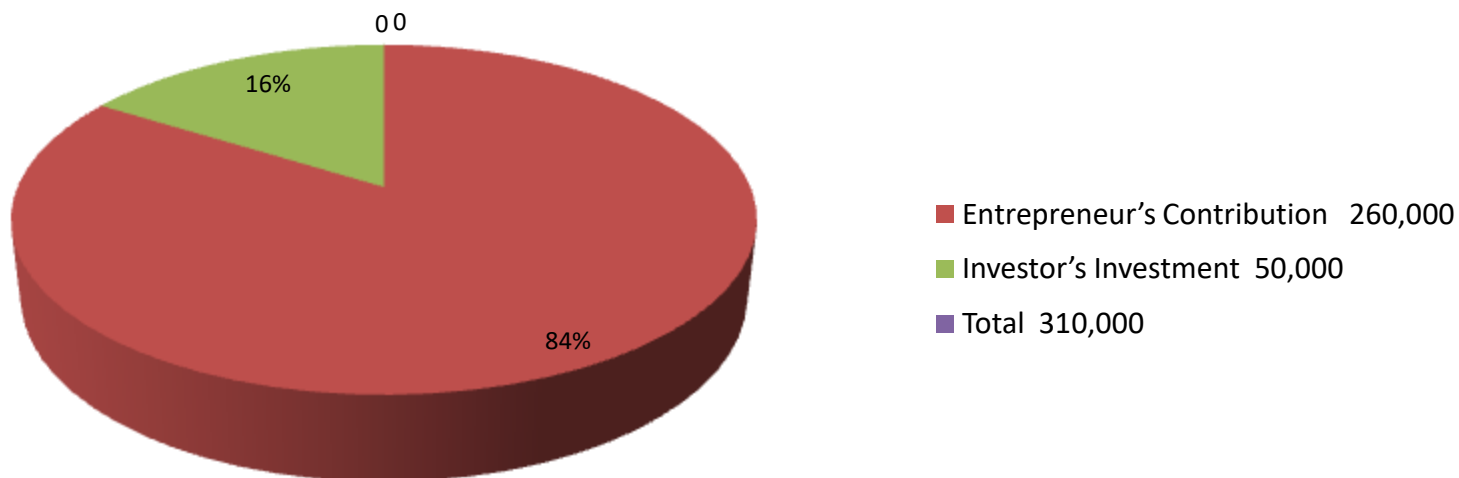
Business Name	:	AKASHI FURNITUR MART
Location	:	Daiya Bibir Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,10,000/-
Financing	:	Self BDT 2,60,000/- (From Existing Business) 84% Required Investment Bdt,50,000(as Equity) 16%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15Ft X 20ft. = 600 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sofa,Khat,Door,Woods And Others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing Employee.▪He Is Doing His Business In Renting Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sofa,Khat,Door,Woods And Others.	3700	111000	1332000
	0	0	0
Total Sales(A)	3700	111000	1332000
Less Variable Expense (B)			0
Sofa,Khat,Door,Woods And Others.	2960	88800	1065600
Total Variable Expense	2960	88800	1065600
Contributon Margin (CM) [C=(A-B)]	740	22200	266400
Less Fixed Expense			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		0	0
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		17500	210000
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sofa	100,000	0	100,000
khata	20,000	20,000	40,000
door	40,000	30,000	70,000
woods	50,000	0	50,000
security	50,000	0	50,000
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total	260,000	50,000	310,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sofa,Khat,Door,Woods And Others.	4200	126000	1512000	1587600	1666980
0	0	0	0	0	0
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
Sofa,Khat,Door,Woods And Others.	3360	100800	1209600	1270080	1333584
Total Variable Expense	3360	100800	1209600	1270080	1333584
Contributon Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17500	206400	206980	207569
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	Total Cash Inflow	142,400	169,420	251,291
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	20,000	20,000
3	Net Cash Surplus	72,400	149,420	231,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







