

## Proposed NU Business Name: **SAHADAT FURNITURE**



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Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SAHADAT HOSSEN</b>
Age	:	08-10-1984( 34 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	04 Sisters, 06 Brothers
Address	:	Vill: South Rajoshpur, P.O: ShaldhorBazar, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SABERA KHATUN</b>
(iii) Father's name	:	<b>LATE SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 49(Female), Member ID:4135, Group No: 02 Member since: 10-05-2005-2011 (6 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	06years experience in running business. 2 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-441447
Mother's Contact No.	:	0188-4042673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SABERA KHATUN** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

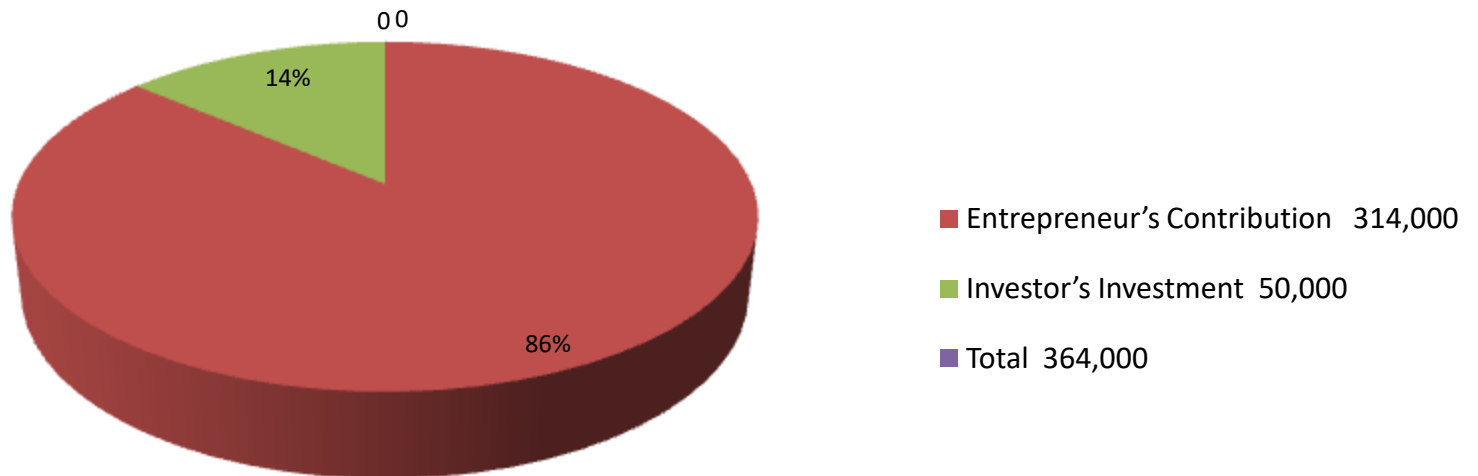
Business Name	:	<b>SAHADAT FURNITURE</b>
Location	:	Rajoshpur Bazar, Porshuram,Feni.
Total Investment in BDT	:	BDT: 364,000/-
Financing	:	Self BDT: 314,000(from existing business) 86% Required Investment BDT: 50,000 (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square 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, alna, bangla table, wood, others..</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 3 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Parshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
khat,dressing table,alana,bangla table,wood ,others	4000	120000	1440000
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
khat,dressing table,alana,bangla table,wood ,others	3200	96000	1152000
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Fixed Expense</b>			
Rent		700	8400
Electric Bill		250	3000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)3		15000	180000
Entertainment		300	3600
Guard		140	1680
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>22190</b>	<b>266280</b>
<b>Net Profit (E)= [C-D]</b>		<b>1810</b>	<b>21720</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
khat	200,000		200,000
dressing table	45,000		45,000
alna	5,000		5,000
bangla table	6,000	0	6,000
dinning table	18,000	0	18,000
wood	20,000	50,000	70,000
security	20,000	0	20,000
<b>Total</b>	<b>314,000</b>	<b>50,000</b>	<b>364,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
khat,dressing table,alana,bangla table,wood	5000	150000	1800000	1890000
0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
<b>Less Variable Expense (B)</b>				
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>
<b>Less Fixed Expense</b>				
Rent		700	8400	8400
Electric Bill		250	3000	3300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		15000	180000	180000
Entertainment		300	3600	3600
Gard		140	1680	1680
Mobil Bill		500	6000	6100
<b>Total Fixed Cost (D)</b>		<b>22190</b>	<b>266280</b>	<b>266860</b>
<b>Net Profit (E)= [C-D]</b>		<b>7810</b>	<b>93720</b>	<b>98406</b>
<b>Investment Pay Back</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	93,720	98406
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		63720
	<b>Total Cash Inflow</b>	<b>143,720</b>	<b>162,126</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)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,720</b>	<b>132,126</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Rajespur  
bazar, parshoram, feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







G.S. RAWD  
05204



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# FAMILY PICTURE

