

Proposed NU Business Name: **FORIGN FERNITURE MART**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAKIR HOSSAIN
Age	:	01-01-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill: Dakshin joypara, P.O: joypara, P.S: Dohar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA BEGUM
(iii) Father's name	:	ABDUS SAMAD
(iv) GB member's info	:	Branch: Joypara, Centre # 56 (Female), Member ID: 4231, Group No: 02 Member since: 1996-2005(9 years) First loan: BDT 4,000/- Existing loan: BDT 25,000/- Outstanding loan: Nill
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..	:	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	:	3 years experience in running business. 03 years in own experience He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720147976
Mother's Contact No.	:	01743037198
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 09 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

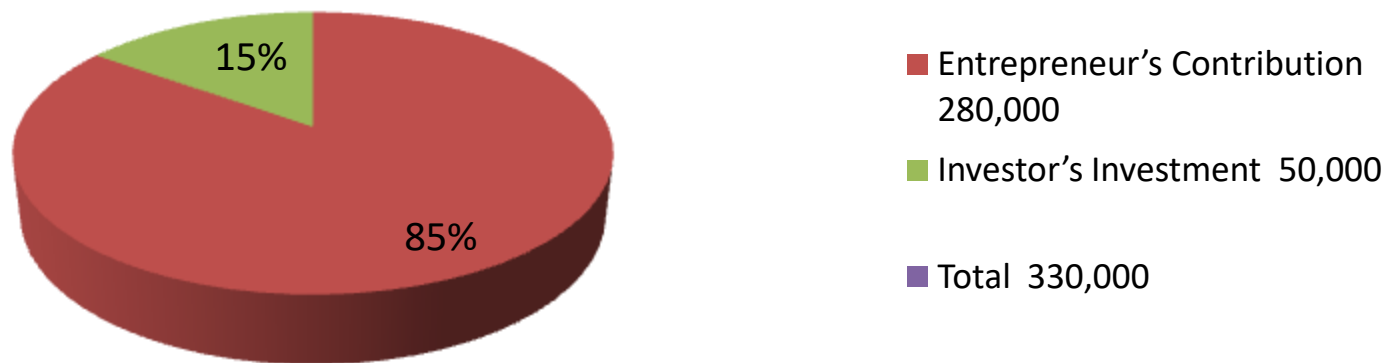
Business Name	:	FORIGN FERNITURE MART
Location	:	Kharakanda, Dhaka.
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,80,000(from existing business) 85% Required Investment BDT 40,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	28 ft x 14 ft= 392 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in own place.▪Collects goods from Dohar.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Wood Item	5300	159000	1908000
	0	0	0
Total Sales(A)	5300	159000	1908000
Less Variable Expense (B)			0
Wood Item	3445	103350	1240200
Total Variable Expense	3445	103350	1240200
Contributon Margin (CM) [C=(A-B)]	1855	55650	667800
Less Fixed Expense			
Rent			0
Electric Bill		200	2400
Transportaion		45,000	540000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		50800	609600
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khat, Almari, Showkej, Sofa, etc.			280,000			40,000	330,000
			0			0	0
	0	0	280,000	0	0	40,000	330,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Wood Item	5800	174000	2088000	2192400	2302020
0	0	0	0	0	0
Total Sales(A)	5800	174000	2088000	2192400	2302020
Less Variable Expense (B)					
Wood Item	3770	113100	1357200	1425060	1496313
Total Variable Expense	3770	113100	1357200	1425060	1496313
Contributon Margin (CM) [C=(A-B)]	2030	60900	730800	767340	805707
Less Fixed Expense					
Rent		200	2400	2400	2400
Electric Bill		45,000	540000	540300	540600
Transportaion		5000	60000	63000	66150
Salary (Staff)		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill			0	100	200
Total Fixed Cost (D)		50800	606000	609400	612950
Net Profit (E)= [C-D]		10100	121200	127260	133623
Investment Pay Back			16,000	160,000	16,000

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	40,000		
1.2	Net Profit	121,200	127260	133623
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91200	188460
	Total Cash Inflow	171,200	218,460	322,083
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	80,000	16,000	16,000
3	Net Cash Surplus	91.200	188.460	292.083

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bridge Near Primary
School, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

