

# Proposed NU Business Name: **CHOICE FURNITURE MART**



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Chagal naiya, feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>ABUL KALAM</b>
Age	:	02/03/1984 ( 33Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	0 1 Sons 0 Daughter
No. of siblings:	:	03 Brother 03 Sisters
Address	:	Vill: West debpur, P.O: Chadgazi , P.S: Chagalnaiya , 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>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE: ESAK MIA MOJUMDAR</b>
(iv) GB member's info	:	Branch: Mohamaya , Centre # 13/(Female), Member ID:4344/1, Group No: 04 Member since: 05-03-2004-2010 (6YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT ,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	:	8 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.	:	01850-001333
Mother's Contact No.	:	01818-828613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

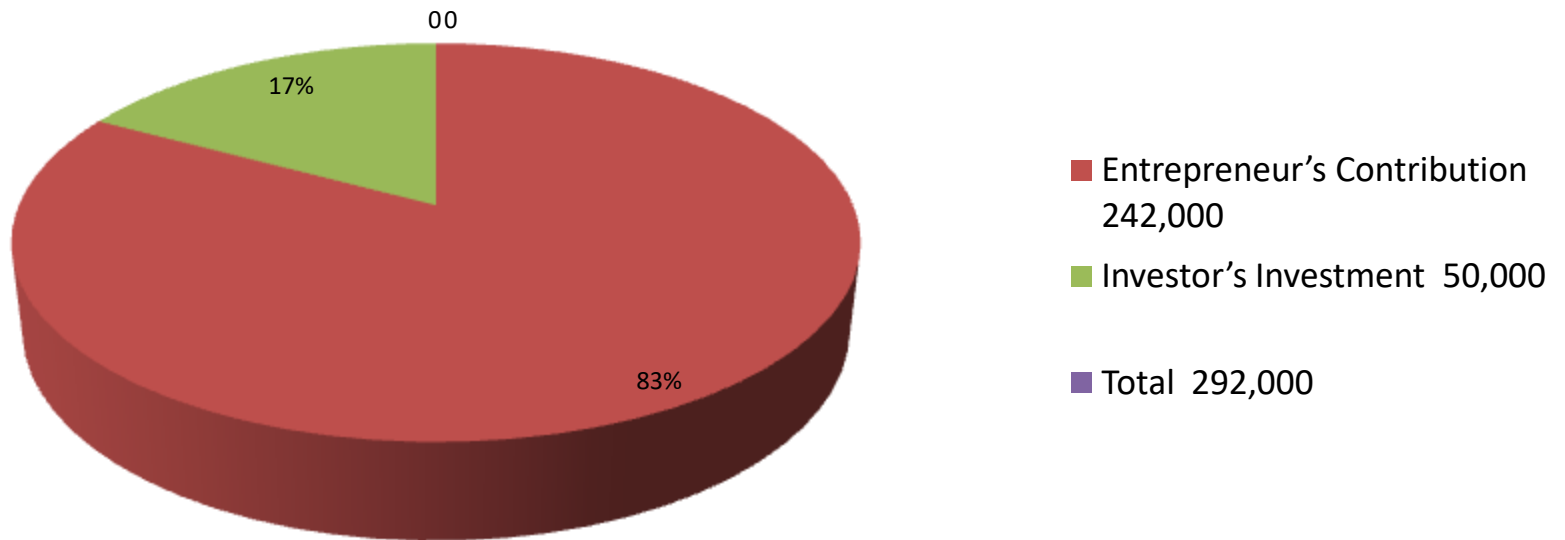
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>CHOICH FURNITURE</b>
Location	:	Amjad hat,Pathan nagar ,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 2,92,000/-
Financing	:	Self BDT 242,600/- (From Existing Business) 83% Required Investment Bdt,50,000(as Equity) 17%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20 ft. = 200 Square Ft
Security Of The Shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat, sofa set, Chair,cabinet,etc.</li><li>▪Average 25% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Khat, sofa set, Chair,cabinet,etc.	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Khat, sofa set, Chair,cabinet,etc.	2250	67500	810000
<b>Total Variable Expense</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		2400	28800
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>17300</b>	<b>207600</b>
<b>Net Profit (E)= [C-D]</b>		<b>5200</b>	<b>62400</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	2	20,000	40,000	1	20,000	20,000	60,000
sofa cet	2	30,000	60,000	1	30,000	30,000	90,000
chair	12	2,000	24,000	0	0	0	24,000
cabinet	1	35,000	35,000			0	35,000
kath	0	0	80,000			0	80,000
security		0	3,000			0	3,000
		0	0			0	0
		0	0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>17</b>	<b>87000</b>	<b>242,000</b>	<b>2</b>	<b>50,000</b>	<b>50,000</b>	<b>292,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Khat, sofa set, Chair,cabinet,etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Khat, sofa set, Chair,cabinet,etc.	2625	78750	945000	992250	1041863
<b>Total Variable Expense</b>	<b>2625</b>	<b>78750</b>	<b>945000</b>	<b>992250</b>	<b>1041863</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		2400	28800	28800	28800
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>17300</b>	<b>204000</b>	<b>204580</b>	<b>205169</b>
<b>Net Profit (E)= [C-D]</b>		<b>8950</b>	<b>107400</b>	<b>112770</b>	<b>118409</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107,400	112770	118408.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87400	180170
	<b>Total Cash Inflow</b>	<b>157,400</b>	<b>200,170</b>	<b>298,579</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,400</b>	<b>180,170</b>	<b>278,579</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop, Amjad hat , Chagalniya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















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