

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



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIF HOSSAIN
Age	:	01-01-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	3 Brother's 2 Sister
Address	:	Vill: Chandoshi P.O: Ghatail P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	AJIDA KHATUN
(iii) Father's name	:	ABDUL MALEK
(iv) GB member's info	:	Branch:Ghatail, Centre # 26(Male), Member ID: 8898/1, Group No: 03 Member since: 24-05-2009(09Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 47800
(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.)	:	None
Business Experiences and Training Info	:	06 years experience in running business. He Has No Trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680987884
Family's Contact No.	:	01718932360
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL MALEK Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

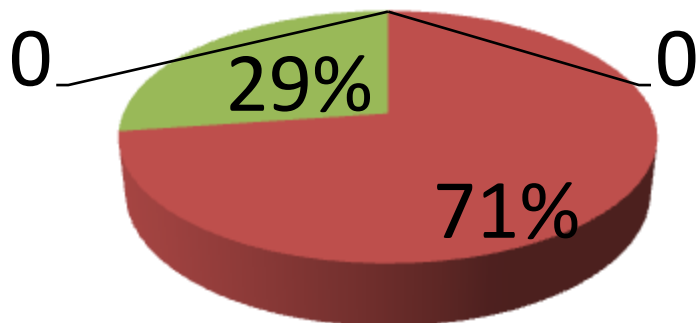
Proposed Nobin Udyokta Business Info

Business Name	:	SHORIF FURNITURE MART
Location	:	Jhorka Bazar,Ghatail , Tangail.
Total Investment in BDT	:	BDT 440,000 Taka
Financing	:	Self BDT 340,000 (from existing business) 71% Required Investment BDT 100,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	30 ft x 12 ft= 360 Square ft
Security of the shop	:	50,000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Khat,Waredrop,Show Case,Sky Moni Wood,Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing One Employee. ▪The shope is rented. ▪Collects goods from Local Area. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Waredrop,Show Case,Sky Moni Wood,etc.	5,000	150,000	1800000
	0	0	0
	0	0	0
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Khat,Waredrop,Show Case,Sky Moni Wood,etc.	4,000	120,000	1440000
	0	0	0
	0	0	0
Total variable Expense (B)	4,000	120,000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent		1800	21,600
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		6000	72,000
Transportation		2000	24,000
Entertainment		300	3,600
Genaretor		100	1,200
Guard		100	1,200
Total fixed Cost (D)	0	18800	225,600
Net Profit (E) [C-D]		11,200	134,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ware Drop	1	20000	20,000			0	20,000
Sofa Set	1	20000	20,000	0	0	0	20,000
Dressing Table	2	15000	30,000			0	30,000
Almirah	1	20000	20,000			0	20,000
Wood	100	1000	100,000	100	1000	100000	200,000
Wood Round	200	500	100,000	0	0	0	100,000
Security	1	50000	50,000			0	50,000
Total	306	126,500	340,000	100	1,000	100,000	440,000

Source of Finance



Entrepreneur
Investment:340,000
Investor Investment:100,000
Total Investment:440,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Khat,Waredrop,Show Case,Sky Moni Wood,Etc	5500	165000	1980000	2079000	2182950
		0	0	0	0
		0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less. Variable Expense		0	0	0	0
Khat,Waredrop,Show Case,Sky Moni Wood,Etc	4400	132000	1584000	1663200	1746360
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	4400	132000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)	1100	33000	396000	415800	436590
Less. Fixed Expense					
Rent		1800	21600	22680	23814
Electricity Bill		200	2400	2520	2646
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary(stuff)		6000	72000	75600	79380
Transportation		2000	24000	25200	26460
Entertainment		350	4200	4410	4630.5
Generator		100	1200	1260	1323
Gurd		100	1200	1260	1323
Depriciation		0	0	0	0
Total Fixed Cost		18900	226800	238140	250047
Net Profit (E) [C-D)		14100	169200	177660	186543
Investment Payback			40000	40000	40000

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	100,000		
1.2	Net Profit	169200	177660	186543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		192200	266860
	Total Cash Inflow	269200	306860	453403
2	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	192200	266860	413403

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 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

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শালিক ফ্যানিচার মাট

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নবীন উদ্যোক্তা



সহযোগিতায় গ্রামীণ শক্তি সামগ্রিক ব্যবস্থা লি.

গায় কাঠের আসবাব গত্র ডেপো
কাঠ প্রস্তুত-বিক্রয় করা হয়।

সেউল রোড, কাউল, হাটগি.









FAMILY PICTURE