

## Proposed NU Business Name: **M/S SAZZAD FURNITURE MART**



Project identification and prepared by: MD.SHAIDUL AMIN  
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Project verified by: Shusanto Kumar biswas.



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

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

Name	:	<b>MD SHAPAN</b>
Age	:	04-09-1984( 34 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	1 Daughter,1 Son
No. of siblings:	:	01 Brother, 05 Sisters
Address	:	Vill:South Kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	<b>ROWSONA AKTER</b>
(iii) Father's name	:	<b>LATE: ABDUL KADER</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 84(Female), Member ID:8121, Group No: 05 Member since: 27-05-1997-2017( 20 Years ) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: 49440/-
(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	:	15years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812729960
Mother's Contact No.	:	01829574082
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROWSONA AKTER** joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

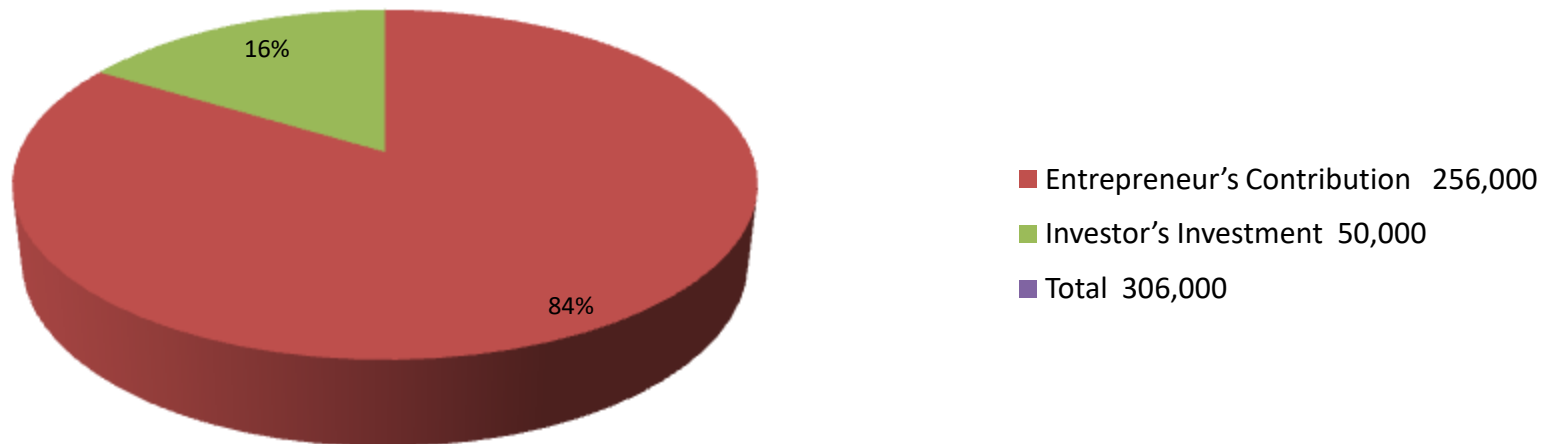
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SAJJAD FARNITURE MART</b>
Location	:	Collage road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 306000/-
Financing	:	Self BDT 256000(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	:	12 ft x 10 ft. = 120square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;khat,almari,rack,woods,others..</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Porshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
khat,almari,rack,wood,lockar,others	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,almari,rack,wood,lockar,others	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		0	0
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		200	2400
Guard		50	600
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>12550</b>	<b>150600</b>
<b>Net Profit (E)= [C-D]</b>		<b>9950</b>	<b>119400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	0	0	140,000			0	140,000
almari	0	0	16,000			0	16,000
rack	0	0	16,000			0	16,000
lockar	0	0	14,000			0	14,000
wood	0	0	50,000			50,000	100,000
others	0	0	20,000			0	20,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>256,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>306,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
khat,almari,rack,wood,lockar,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
khat,almari,rack,wood,lockar,others	3000	90000	1080000	1134000	1190700
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12550</b>	<b>148200</b>	<b>148780</b>	<b>149369</b>
<b>Net Profit (E)= [C-D]</b>		<b>17450</b>	<b>209400</b>	<b>219870</b>	<b>230864</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	209,400	219870	230863.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		189400	389270
	<b>Total Cash Inflow</b>	<b>259,400</b>	<b>409,270</b>	<b>620,134</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>189,400</b>	<b>389,270</b>	<b>600,134</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Collage  
road, Parshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

