

Proposed NU Business Name: **M/S SHAH ALAM FURNITURE MART**



Project identification and prepared by: Md. Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md: Ali Bepari
Age	:	10-11-1995 (23 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Borua ,P.O: borua ,P.S: khilkhhet 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	:	Mosammat sherin Akter
(iii) Father's name	:	Md shah Alam Bepari
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 02 (Female), Member ID:8957/2 , Group No: 01 Member since: 03-05-2013 (05 Years) First loan: BDT = 2500 /- Last laon:=55000/- Outstanding loan:= 15000/-
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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01860-280446
Family's Contact No.	:	01906-986155
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammad Sherin Akter joined Grameen Bank since 05 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Shah Alam Furniture Mart
Location	:	Borua ,Longini Para , Dhaka
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cabinet, Showcase, Chair,etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing Three employee.▪The shop is Owner .▪Collects goods from Gauir, Dakshinkhan.▪Agreed grace period is 3 months.

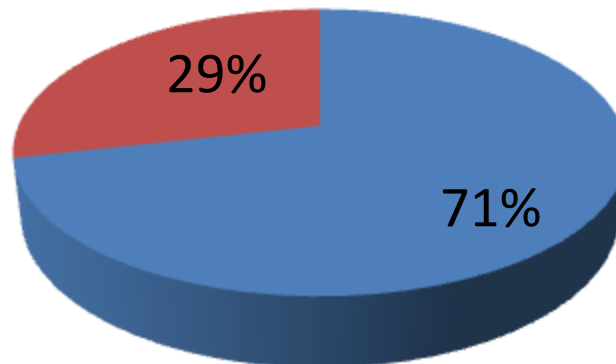
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood & Furniture	4,000	120,000	1,440,000
Service	500	15,000	180,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Wood & Furniture	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		25,000	300,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		33,000	396,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cabinet	3	18000	54000	Sagun Wood	20	800	16000	70,000
Dreasing Table	3	35000	105000	Koroi Wood	15	2300	34500	139,500
Khat	2	30000	60000	Mehogoni Wood	20	1100	22000	82,000
Chair	10	600	6000	Neem Wood	25	1100	27500	33,500
Wood	5	3500	17500		0	0	0	17,500
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others			7500	Others			0	7,500
Total			250,000				100,000	350,000

Source of Finance

■ Entrepreneur's contibution 250000 ■ Investor's Investment 100000 ■ Total 350000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Wood & Furniture	5,000	150,000	1,800,000	1,890,000	1,984,500
Service	500	15,000	180,000	189,000	198,450
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Wood & Furniture	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		25,000	300,000	315,000	330,750
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		33,325	399,900	416,895	434,740
Net Profit (E) [C-D]		11,675	140,100	150,105	160,610
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	140,100	150,105	160,610
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,100	210,205
	Total Cash Inflow	240,100	250,205	370,815
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	100,100	210,205	330,815

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 03 Years
Own Business : 03 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









মালিক
দেওয়ান
৭২০

শাহ আলম বেপারী ফানিচার মার্গ

এখানে সুদক্ষ কারিগর দ্বারা যে কোন ধরণের
আসবাব পত্র ও ফানিচার তৈরি নেওয়া হয়। প্রো: শাহ
আলম বেপারী। মোবা: ০১৭০৩১১১৬৬৫. ৩৭৩. বঙ্গবন্ধু লক্ষী
দাড়া।











