

Proposed NU Business Name: **AL AMIN FURNITURE MART**



Project identification and prepared by: Md. Answar
Ali, Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL AMIN
Age	:	15-06-1992 (34 Years)
Education, till to date	:	Class-Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers, 02Sisters
Address	:	Vill: Caraljani, P.O : Modhupur, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MARZINA BEGUM
(iii) Father's name	:	ABDUL HAMID
(iv) GB member's info	:	Branch: Modhupur, Centre # 29 (Male), Member ID: 1859, Group No: 04 Member since: 23-10-2015 (02 Years) First loan: 10,000 taka. Existing loan: 29,900 taka Outstanding loan: 23,960 taka.
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	:	06 year expericnce in own busimcss, 06years experience in running business. He has training 06 months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01934-062091
Mother's Contact No.	:	01704-535039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MARZINA BEGUM joined Grameen Bank since 02 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

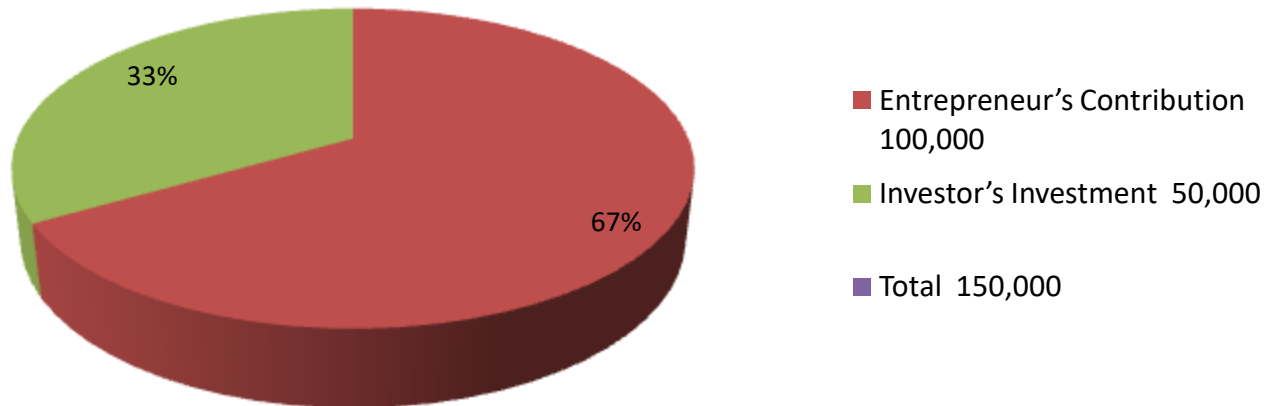
Business Name	:	AL AMIN FURNITURE MART
Location	:	Caraljani, Modhupur, Tangail
Total Investment in BDT	:	BDT :150,000/-
Financing	:	Self BDT 10,000 (from existing business) 64% Required Investment BDT 50,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; khat, table, dressing table, golai wood, farai wood etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,table,dressing table,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
khat,table,dressing table,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		17800	213600
Net Profit (E)= [C-D]		6200	74400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
khat	7	5000	35000	golai wood	125	400	50,000	85,000
table	5	400	2000		0	0	0	2,000
dressing table	1	10000	10000		0	0	0	10,000
golai wood	30	400	12000		0	0	0	12,000
farai wood	10	1000	10000		0	0	0	10,000
Others			0	Others		0		0
Security of Shop			30000					30,000
Machinaries								0
Total			100,000				50,000	150,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
khat,table,dressing table,others	5000	150000	1800000	1890000
0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
azithromycin,cefrocin,vatamin,others	4000	120000	1440000	1512000
Total Variable Expense	4000	120000	1440000	1512000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000
Less Fixed Expense				
Rent		1300	15600	15600
Electric Bill		200	2400	2700
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		300	3600	3600
Gard		100	1200	1200
Generator		100	1200	1200
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		17800	212400	213100
Net Profit (E)= [C-D]		12200	146400	153720
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	146,400	153720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		116400
	Total Cash Inflow	196,400	270,120
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	116,400	240,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Caraljani,modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

