

Proposed NU Business Name: BISMILLHA FURNITHURE



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ABU SAYED
Age	:	1209-1990 (26 Years)
Education, till to date	:	Class eight
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	04 Brothers, 02Sister
Address	:	Vill: Noyanpur P.O: Protebpur, P.S: Dagonvuiyan, 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	:	REBIYA KHATUN
(iii) Father's name	:	LETE:ABDUL MONNAF
(iv) GB member's info	:	Branch:Kadera, Sanbag Centre # 27(Female), Member ID: 1945, Group No: 01 Member Since:1997 (20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 38240/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	08years experience in running business. 06 Years in own business. He has 02 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828517652
Family's Contact No.	:	01818544938
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

REBIYA KHATUN joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

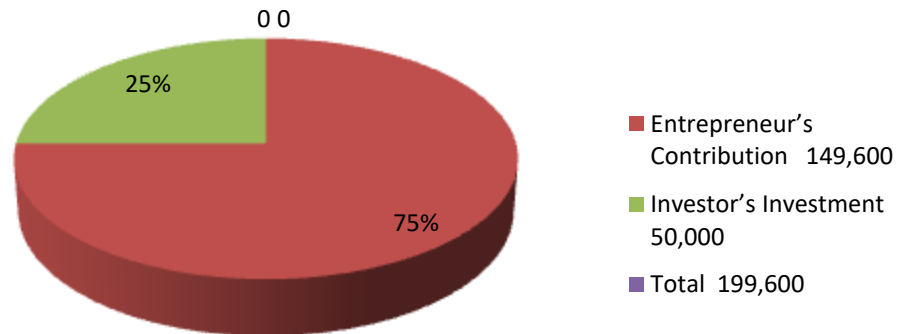
Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLHA FURNITHURE
Location	:	Masjid road ,Boyragir hat, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 199,600/-
Financing	:	Self BDT 149,600/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonvuiyan.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
furniture item	3200	96000	1152000
Total Variable exp. (B)	3200	96000	1152000
Contribution Margin CM [C= (A-B)	800	24000	288000
less fixed exp.			
Rent		1000	12000
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		7650	91800
Nit profit		16350	196200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	5	15000	75000	0	0	0	75000
Chair	18	700	12600	0	0	0	12600
Chair coas	1	12000	12000	0	0	0	12000
Wood	0	0	30000	0	0	50,000	80,000
Security	0	0	20000	0	0	0	20,000
Total	24	27700	149600	0	0	50,000	199,600



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	7650	229500	2754000	2891700	3036285
Total Sales (A)	7650	229500	2754000	2891700	3036285
less variable Expenses					
furniture item	6120	183600	2203200	2313360	2429028
Total variable Expenses (B)	6120	183600	2203200	2313360	2429028
Contribution Margin (CM)= (A-B)	1530	45900	550800	578340	607257
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		13250	159000	159600	160200
Net Profit (F) (C-D)		32650	391800	418740	447057

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

SR#	<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	50,000		
1.2	Net Profit	391800	418740	447057
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		371,800	770,540
	Total Cash Inflow	441,800	790,540	1,217,597
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	371,800	770,540	1,197,597

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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















FAMILY PICTURE

