

**Proposed NU Business Name: KAZIR POL BHAI BHAI FURNITHURE VILLAGE**



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

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>HASAN MAHAMUD</b>
Age	:	26-01-1993 (26 Years)
Education, till to date	:	Alim pass
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers, 01 Sister
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	:	<b>PEYARA BEGUM</b>
(iii) Father's name	:	<b>MD:JOYNAL ABEDIN(JOSIM)</b>
(iv) GB member's info	:	Branch:Dagonvuiyan, Centre # 15(Female), Member ID: 5334, Group No: 03 Member since: 2009-2014 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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	:	10years experience in running business. 10 Years in own business. He has 10 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835479455
Family's Contact No.	:	01815691969
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**PEYARA BEGUM** joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

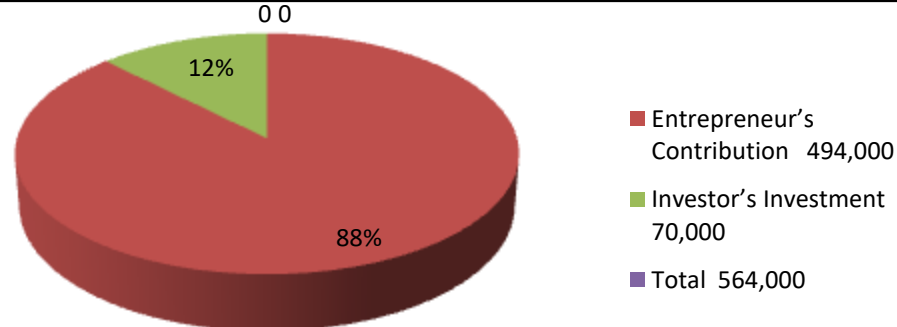
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAZIR POL BHAJ BHAJ FURNITHURE VILLAGE</b>
Location	:	Kazir pol korishmunshiroad, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 564,000/-
Financing	:	Self BDT 494,000/-(from existing business) 88% Required Investment BDT 70,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Ramgor.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
furniture item	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
furniture item	4000	120000	1440000
<b>Total Variable exp. (B)</b>	4000	120000	1440000
<b>Contribution Margin CM [C= (A-B)</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		300	3600
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		17800	213600
<b>Nit profit</b>		12200	146400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Almira	1	35000	35000	0	0	0	35000
Kabinet	2	35000	70000	0	0	0	70000
Weredrop	1	30000	30000	0	0	0	30000
Sofa	1	40000	40000	0	0	0	40,000
Box khat	2	35000	70000	0	0	0	70,000
Generel khat	5	15000	75000	0	0	0	75,000
Dressing teble	1	12000	12000	0	0	0	12,000
Daining teble	1	32000	32000		0		32,000
Door	6	15000	90000	0	0		90,000
Others	0	0	20000	0	0	0	20,000
Wood	0	0	0	0	0	70,000	70,000
Security	0	0	20000	0	0		20,000
<b>Total</b>	<b>20</b>	<b>249000</b>	<b>494000</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>564,000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	8050	241500	2898000	3042900	3195045
<b>Total Sales (A)</b>	8050	241500	2898000	3042900	3195045
less variable Expenses					
furniture item	6440	193200	2318400	2434320	2556036
Total variable Expenses (B)	6440	193200	2318400	2434320	2556036
<b>Contribution Margin (CM)= (A-B)</b>	1610	48300	579600	608580	639009
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		24000	288000	288600	289200
<b>Net Profit (F) (C-D)</b>		24300	291600	319980	349809



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	291600	319980	349809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		263,600	555,580
	<b>Total Cash Inflow</b>	361,600	583,580	905,389
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	263,600	555,580	877,389

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















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# FAMILY PICTURE

