

Proposed NU Business Name: **HRIDOY FURNITURE MART**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SHAJAHAN ULLHA</b>
Age	:	26-11-1997 (20 years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Gozariya Kandi P.O: Sosordi ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>PEYARA BEGAM</b>
(iii) Father's name	:	<b>ASAN ULLHA</b>
(iv) GB member's info	:	Branch: Sosordi, Feni. Centre # 32 (male), Member ID: 9773, Group No: 09 Member since: 02-03-2002 ( 15 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: 35,700
(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	:	05 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-789041
Family's Contact No.	:	01819-338989
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASAN ULLHA** joined Grameen Bank since **15** years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HRIDOY FURNITURE MART</b>
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 290,000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft= 500 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Khatt, Showcase, Ware drop, Sofa etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪Collects goods from Feni, Baroyar Hatt .</li><li>▪Agreed grace period is 3 months.</li></ul>

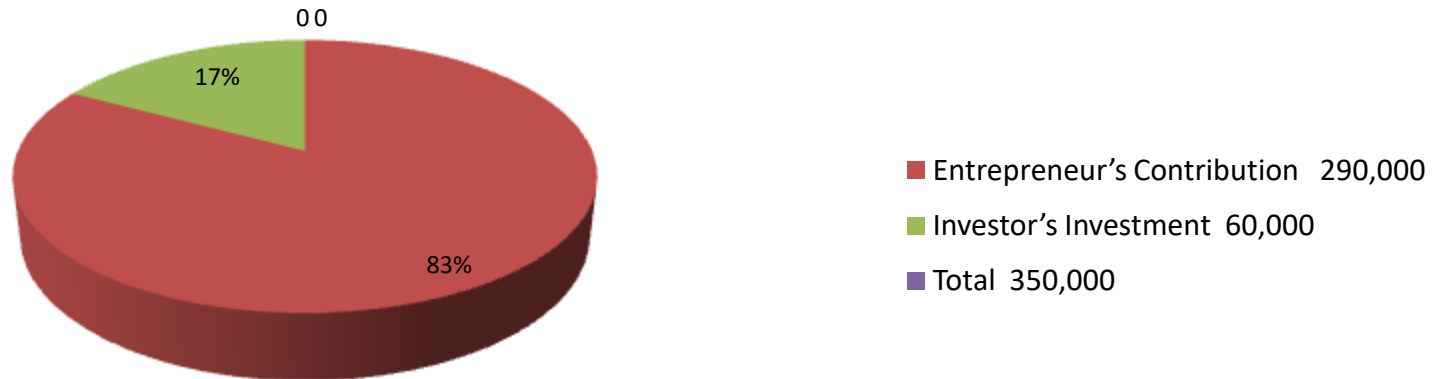
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Khatt, Showcase, Ware drop, Sofa etc		200,000	2,400,000
<b>Total Sales (A)</b>		200,000	2,400,000
<b>Less Variable Expense</b>			
Khatt, Showcase, Ware drop, Sofa etc		150,000	1,800,000
<b>Total variable Expense (B)</b>		150,000	1,800,000
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>50,000</b>	<b>600,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		25,000	300,000
Entertainment		500	6,000
Guard		200	2,400
Generator		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>35,300</b>	<b>423,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>14,700</b>	<b>176,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat	10	20000	200,000	0	0	0	200,000
Wood	33	1500	50,000	20	1500	30,000	79,500
Tree	5	4000	20,000	5	6000	30,000	50,000
Security	1	0	20,000	0	0	0	20,000
<b>Total</b>	<b>49</b>	<b>25500</b>	<b>290,000</b>	<b>25</b>	<b>7500</b>	<b>60,000</b>	<b>350,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Khatt, Showcase, Ware drop, Sofa etc		210,000	2520000	2646000	2778300
<b>Total Sales (A)</b>		210,000	2520000	2646000	2778300
<b>Less Variable Expense</b>					
Khatt, Showcase, Ware drop, Sofa etc		157,500	1890000	1984500	2083725
<b>Total variable Expense (B)</b>		157,500	1890000	1984500	2083725
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>52,500</b>	<b>630000</b>	<b>661500</b>	<b>694575</b>
<b>Less Variable Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		800	9,600	10,000	10,500
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		25,000	300,000	300,000	300,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2400	2,400
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>36,200</b>	<b>434,400</b>	<b>435,500</b>	<b>436,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>16,300</b>	<b>195,600</b>	<b>226,000</b>	<b>257,775</b>
Investment Payback			24,000	24,000	24,000



# 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	60,000		
1.2	Net Profit	<b>195,600</b>	<b>226,000</b>	<b>257,775</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		171,600	373,600
	<b>Total Cash Inflow</b>	255,600	397,600	631,375
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
<b>3</b>	<b>Net Cash Surplus</b>	171,600	373,600	607,375

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 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













# FAMILY PICTURE

