

Proposed NU Business Name: M/S BABLI FURNITURE AND ELECTRONICS



Project identification and prepared by: Abdur Rouf,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BABUL HOSSAIN
Age	:	08-04-1982 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Aukhpara, P.O: Dairy Farm, P.S: Savar, 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	:	ANOWARA BEGUM
(iii) Father's name	:	MD NAJRUL ISLAM
(iv) GB member's info	:	Branch: Ashulia, Centre # 20 (Female), Member ID: 6, Group No: 103 Member since: 28-01-2001 (16 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Mathrer
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(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.)	:	Furniture and Electronics Business
Business Experiences and Training Info	:	3 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-765421
Family's Contact No.	:	01917-395444
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM Joined Grameen Bank Since 16 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BABLI FURNITURE AND ELECTRONICS
Location	:	Winter Gait, South Kalma, Savar, Dhaka.
Total Investment in BDT	:	BDT 8,30,000/-
Financing	:	Self BDT 7,50,000 (from existing business) 88% Required Investment BDT 80,000 (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	16ft x 24ft = 384 Square ft.
\Implementation	:	<ul style="list-style-type: none">▪Currently run a Furniture and Electronics Business.▪The business is operating by entrepreneur. Existing no Employees.▪The business is under renting.▪Collects goods from Savar, Zatrabari.▪Agreed grace period is 3 months.

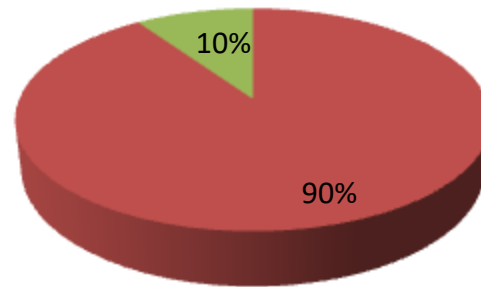
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture and Electric item	2500	75000	900000
	0	0	0
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Furniture and Electric item	1875	56250	675000
Total variable Expense (B)	1,875	56250	675000
Contribution Margin (CM) [C=(A-B)	625	18750	225000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		600	7200
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		11,200	134400
Net Profit (E)= [C-D]		7,550	90600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fridge	3	20000	60,000	3	20,000	60,000	120,000
TV	12	15000	180,000	0	0	0	180,000
Bed	7	10000	70,000	2	10000	20,000	90,000
Show Case	3	10000	30,000				30,000
Weare Drop	3	7000	21,000	0	0	0	21,000
Fan	7	2500	17,500	0	0	0	17,500
Table	10	3000	30,000	0	0	0	30,000
Rak	11	500	5,500	0	0	0	5,500
Sound Box	9	4000	36,000	0	0	0	36,000
Advance	0	0	300,000	0	0	0	300,000
Total	0	0	750,000	0	0	80,000	830,000

Source of Finance



- Entrepreneur's Contribution
750,000
- Investor's Investment 80,000
- Total 830,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Furniture and Electric item	3000	90000	1080000	1134000
	0	0	0	0
Total Sales (A)	3000	90000	1080000	1134000
Less Variable Expense			0	
Furniture and Electric item	2250	67500	810000	850500
			0	
Total variable Expense (B)	2,250	67500	810000	850500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense			0	
Rent		4,000	48000	48,000
Electricity bill		800	9600	10100
Transportation		1,200	14400	14,900
Salary (self)		5000	60000	60000
Salary(Staff)		0	0	0
Entertainment		400	4800	4800
Guard		0	0	0
Generator		0	0	0
Bank charge		0	0	0
Mobile bill		400	4800	4900
Total fixed cost (D)		11,800	141,600	142,700
Net Profit (E)= [C-D]		10700	128400	140,800
Investment Payback			32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	128,400	140,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		96,400
	Total Cash Inflow	208400	237200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000
	Total Cash Outflow	112,000	32,000
3	Net Cash Surplus	96,400	205200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Winter Gait, South Kalma,
Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

কিন্তু

ফাগিচার

এন্ড

ইলেকট্রনিক্স

এখানে টিভি, ফ্রিজ, ফ্যান, খাটসহ যাবতীয়
ফাগিচার নগদ কিন্তিতে বিক্রয় করা হয়.



21" **PURE FLAT**
COLOR TELEVISION

SWASTIK

SWASTIK

SWASTIK

Micromax
Wi Speed Fan

SWASTIK













FAMILY PICTURE