

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



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	EMRANUL HAQUE
Age	:	02/01/1991 (26Years)
Education, till to date	:	Class Eight
Marital status	:	unarried
Children	:	Sons Daughter
No. of siblings:	:	05 Brother 0 Sisters
Address	:	Vill: Moddhom Shilua P.O: East Shilua, P.S: Chagal naiya, 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	:	MEHERUN NESA
(iii) Father's name	:	LATE HALIM ULLAH
(iv) GB member's info	:	Branch: Pathan nagar, Centre # 18/(Female), Member ID:1465/1, Group No: 03 Member since: 2005 (12 years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 8560/-
Further Information:		
(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

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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01821-759842
Mother's Contact No.	:	01813-013466
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MEHERER NESHA joined Grameen Bank since 12 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

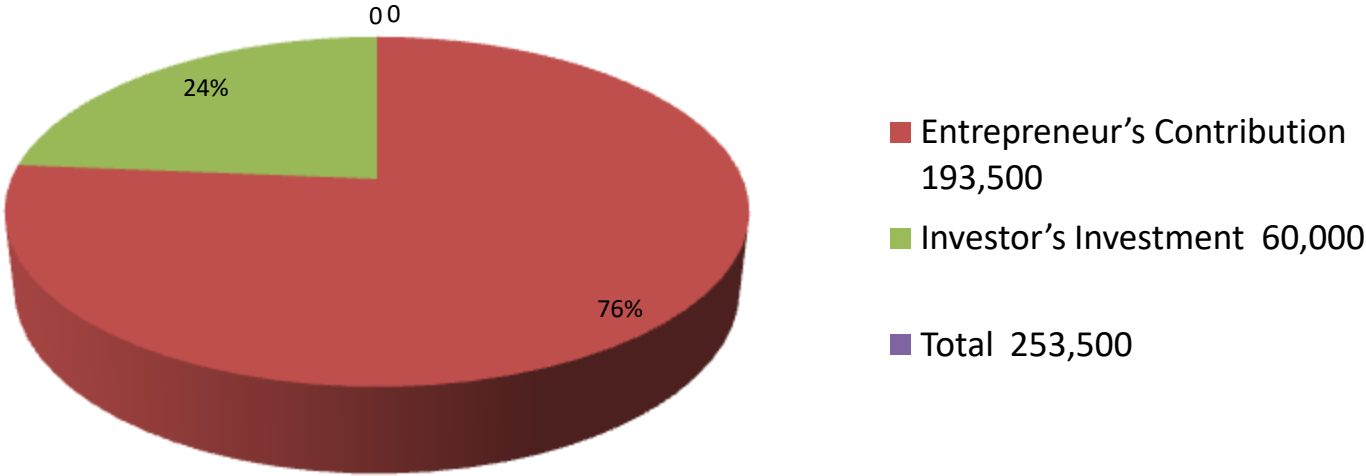
Business Name	:	SURAIYA FURNITURE MART
Location	:	G m hat Road, West Pathan nagar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 2,53,500/-
Financing	:	Self BDT 1,93,500/- (From Existing Business) 76% Required Investment Bdt,60,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	20,0000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like khat, alna ,daying table, woods, & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
khat,alna ,daying table, woods, & other	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
khat,alna ,daying table, woods, & other	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 3		8000	96000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		16300	195600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
khat	75,000	25,000	100,000
alna	3,500	7,000	10,500
dayning table	35,000	20,000	55,000
woods	40,000	8,000	48,000
others	20,000	0	20,000
security	20,000	0	20,000
Total	193,500	60,000	253,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,alna ,daying table, woods, & other	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
khat,alna ,daying table, woods, & other	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16300	195600	196180	196769
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68400	141420
	Total Cash Inflow	152,400	165,420	243,291
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	68,400	141,420	219,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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BAM TUTORIAL
MASTER PAUL, PH.D.





সুবাইয়া ফার্ণিচার মার্টি

এখানে সব জিনিসই সস্তায় পাওয়া যায়।
 বি.ক্র. বাসী ও গোর সোলারী কার করা যে।

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