

Proposed NU Business Name: SATHI FURNUTHURE



Project identification and prepared by: Aman ulla,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED ASIF
Age	:	02-03-1995 (22 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02Brothers,01 Sister
Address	:	Vill: Chandpur, P.O: Silonyia, 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	:	SAHAYNA AKTER
(iii) Father's name	:	BAHER MIA
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 42(Female), Member ID: 3024, Group No: 02 Member since: 2002-2005 (03Years) First loan: BDT:10,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5years 05Months experience in running business. 2Years in own business. He has 03 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01875149100
Family's Contact No.	:	01819638987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

SAHAYNA AKTER joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

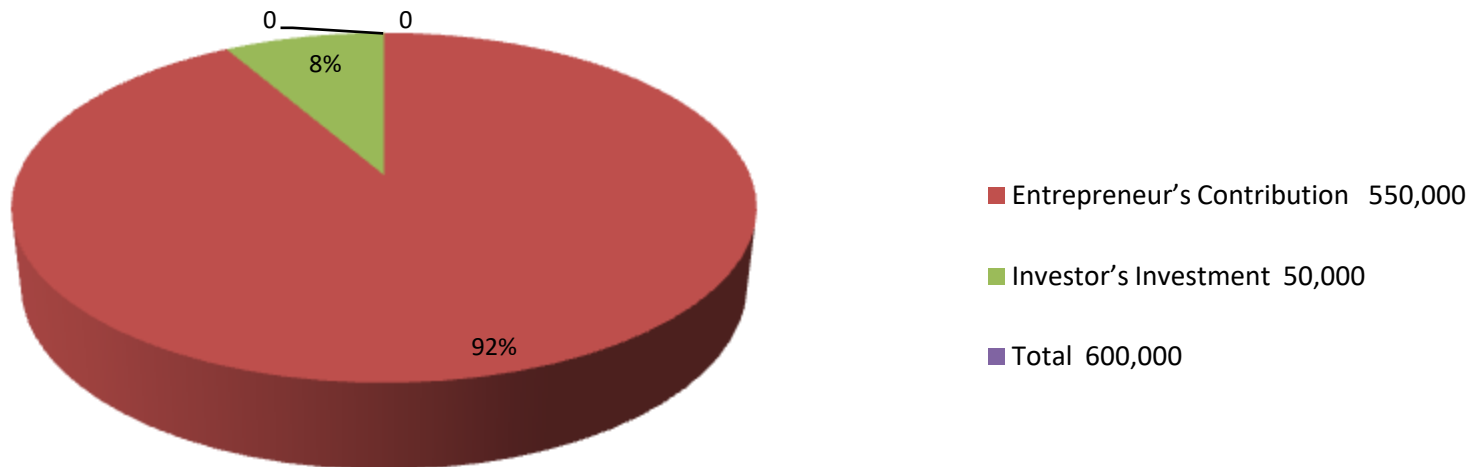
Proposed Nobin Udyokta Business Info

Business Name	:	SATHI FURNATURE
Location	:	Main road, Siloniya bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 5,50,000/- (from existing business) 92% Required Investment BDT 50,000/- (as equity) 08%
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 25% gain on sale.▪ The business is operating by entrepreneur. Existing 04 employees.▪ One will be appointed after receiving equity money▪ The shop is rented.▪ Collects goods from Feni & Chittagong.▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	10000	300000	3600000
Total sales (A)	10000	300000	3600000
Less Variable Exp.			
furniture item	7500	225000	2700000
Total Variable exp. (B)	7500	225000	2700000
Contribution Margin CM [C= (A-B)	2500	75000	900000
less fixed exp.			
Rent		9500	114000
Electricity bill		2000	24000
Transportation		15000	180000
Salary (self)		5000	60000
Salary(staff)		30000	360000
Entertainment		200	2400
Gird		80	960
Generator		500	6000
Mobile bill		500	6000
total fixed cost (D)		62780	753360
Nit profit		12220	146640

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dressing Table	10	20000	200000	0	0	0	200000
Daining Table	2	40000	80000	0	0	0	80000
Sofa sat	3	40000	120000	0	0	0	120000
Wood	0	0	50000	0	0	50000	100000
Security	0	0	100000	0	0	0	100000
Total			550000			50000	600000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	12200	366000	4392000	4611600	4842180
Total Sales (A)	12200	366000	4392000	4611600	4842180
less variable Expenses					
furniture item	9150	274500	3294000	3458700	3631635
Total variable Expenses (B)	9150	274500	3294000	3458700	3631635
Contribution Margin (CM)= (A-B)	3050	91500	1098000	1152900	1210545
Less Fixed Expenses					
Rent		9500	114000	114000	114000
Electricity bill		2500	30000	30200	30400
Transportation		20000	240000	240200	240400
Salary (self)		5000	60000	62000	64000
Salary(staff)		40000	480000	480000	480000
Entertainment		200	2400	2400	2400
Gird		80	960	960	960
Generator		500	6000	6000	6000
Mobile bill		700	8400	8600	8800
Total Fixed Cost		78480	941760	944360	946960
Net Profit (E) (C-D)		13020	156240	164052	172254.6
Investment Payback			20000	20000	20000

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	156240	164052	172254.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136,240	280,292
	Total Cash Inflow	206,240	300,292	452,547
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	136,240	280,292	432,547

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

