

Proposed NU Business Name: **AFIFA FURNITURE & HARDWARE**

Project identification and prepared by: Md. Sahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AMZAD HOSSAIN
Age	:	03-05-1985 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	02 Brothers & 05 Sisters
Address	:	Vill: Durgapur, P.O: Durgapur, P.S: Nawabganj, 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	:	LATE JAMILA BEGUM
(iii) Father's name	:	LATE SHAHED ALI
(iv) GB member's info	:	Branch: Komorgonj Nawabgonj, Centre # 21 (Female), Member ID: 1863, Group No: 05 Member since: 1992 First loan: BDT 3,000/- Existing loan: BDT 30,000/- Outstanding loan: Nil
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 training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-843444
Mother's Contact No.	:	01735-349075
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE JAMILA BEGUM joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

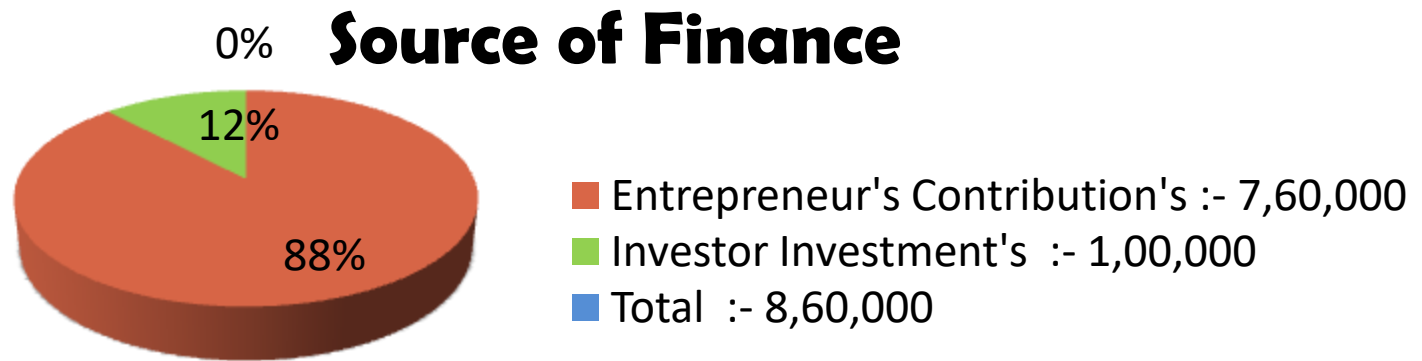
Proposed Nobin Udyokta Business Info

Business Name	:	AFIFA FURNITURE & HARDWARE
Location	:	Durgapur Road,Gobindapur, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 8,60,000/-
Financing	:	Self BDT 7,60,000(from existing business) 88% Required Investment BDT 1,00,000(as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	1,10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Joypara.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Hardware Item	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Hardware Item	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		6000	72000
Salary (Self)		5000	60000
Entertainment		300	3600
Rent		3800	45600
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Generator		150	1800
Total Fixed Cost (D)		15750	189000
Net Profit (E)= [C-D]		8250	99000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fly board	300	750	2,25,000				2,25,000
Distemper	233	750	1,74,750			1,00,000	2,74,750
Sprit	02	36,000	72,000				72,000
Thinner	02	27,000	54,000				54,000
Chach & Candle	200	500	1,00,000				1,00,000
Others			24,250				1,00,000
Security			1,10,000				1,10,000
Total			7,60,000			1,00,000	8,60,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Trailaring Item	5200	156000	1872000	1965600	2063880
	0	0	0	0	0
Total Sales(A)	5200	156000	1872000	1965600	2063880
Less Variable Expense (B)					
Trailaring Item	4160	124800	1497600	1572480	1651104
Total Variable Expense	4160	124800	1497600	1572480	1651104
Contributon Margin (CM) [C=(A-B)]	1040	31200	374400	393120	412776
Less Fixed Expense					
Electric Bill		400	4800	5100	5400
Transportaion		6500	78000	936000	1.1E+07
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		150	1800	1800	1800
Entertainment		300	3600	3600	3600
Rent		3800	45600	45600	45600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		16650	94200	952600	1.1E+07
Net Profit (E)= [C-D]		14550	174600	183330	192497
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	100,000		
1.2	Net Profit	174,600	183330	192496.5
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	134600	134600	277930
	Total Cash Inflow	274,600	317,930	470,427
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gobindapur, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

