

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



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>ABDUL AUWAL</b>
Age	:	01/03/1990 ( 27Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: West pathan nagar P.O: Pathan nagar, P.S: Chagalnaiya , Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>FARIDA BEGUM</b>
(iii) Father's name	:	<b>JOYNAL ABDIN</b>
(iv) GB member's info	:	Branch: Pathan nagar , Centre # 11/(Female), Member ID:2344/1, Group No: 03 Member since: 05-03-2005-2011(6YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT ,000/-
(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	:	9 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.	:	01825-704686
Mother's Contact No.	:	01830-122429
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FARIDA BEGUM** joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

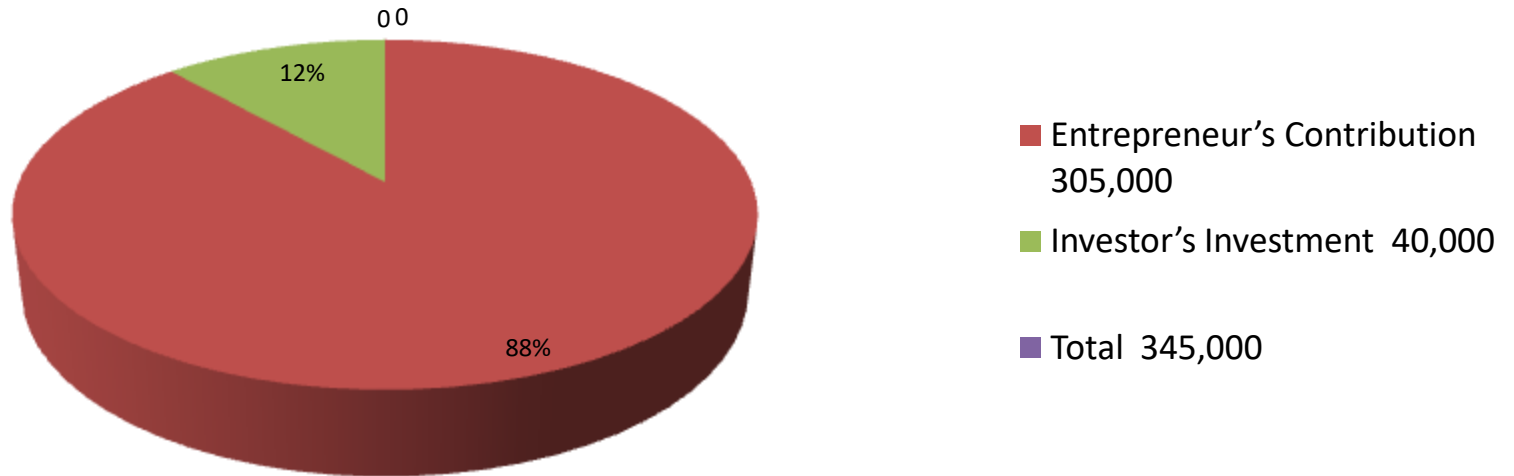
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABDIN FURNITURE MART</b>
Location	:	Pathan nagar bazar ,Pathan nagar ,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 3,45,000/-
Financing	:	Self BDT 3,05000/- (From Existing Business) 88% Required Investment Bdt,40,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20 ft. = 200 Square Ft
Security Of The Shop	:	135,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like soft ware drob ,wall showces,woods etc.</li> <li>▪Average 25% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
t ware drob ,wall showces,woods etc	2900	87000	1044000
	0	0	0
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
ware drob ,wall showces,woods etc	2175	65250	783000
<b>Total Variable Expense</b>	<b>2175</b>	<b>65250</b>	<b>783000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>725</b>	<b>21750</b>	<b>261000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		150	1800
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>16650</b>	<b>199800</b>
<b>Net Profit (E)= [C-D]</b>		<b>5100</b>	<b>61200</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
wardrob	1	30,000	30,000	1	25,000	25,000	55,000
khat	2	25,000	50,000	0	0	0	50,000
wall shoces	1	40,000	40,000	0	0	0	40,000
kath	0	0	50,000			15,000	65,000
security	0	0	135,000			0	135,000
		0	0			0	0
		0	0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>4</b>	<b>95000</b>	<b>305,000</b>	<b>1</b>	<b>25,000</b>	<b>40,000</b>	<b>345,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
soft ware drob ,wall showces,woods etc	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
soft ware drob ,wall showces,woods etc	1875	56250	675000	708750	744188
<b>Total Variable Expense</b>	<b>1875</b>	<b>56250</b>	<b>675000</b>	<b>708750</b>	<b>744188</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18750</b>	<b>225000</b>	<b>236250</b>	<b>248063</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>16650</b>	<b>196200</b>	<b>196780</b>	<b>197369</b>
<b>Net Profit (E)= [C-D]</b>		<b>2100</b>	<b>25200</b>	<b>26460</b>	<b>27783</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	25,200	26460	27783
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		9200	19660
	<b>Total Cash Inflow</b>	<b>65,200</b>	<b>35,660</b>	<b>47,443</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>9,200</b>	<b>19,660</b>	<b>31,443</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop, Pathan nagar bzar , Pathan  
nagar , Chagalniya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























