

Proposed NU Business Name: **SUMAN FURNITURE**



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

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SUMAN
Age	:	05-03-1993 (25 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers,01 Sister
Address	:	Vill: Caronia, P.O: Boyragirhat, 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	:	HOSNAYRA BEGUM
(iii) Father's name	:	MD.AHASAN ULLAH
(iv) GB member's info	:	Branch: Kadar, Sebag Centre # 04(Female), Member ID: 1412, Group No: 02 Member since: 2008-2012 (05Years) First loan: BDT 6,000
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	:	09years experience in running business. 05 years in own business. He has 04 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814381896
Family's Contact No.	:	01834258123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

HOSNAYRA BEGUM joined Grameen Bank since 05 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

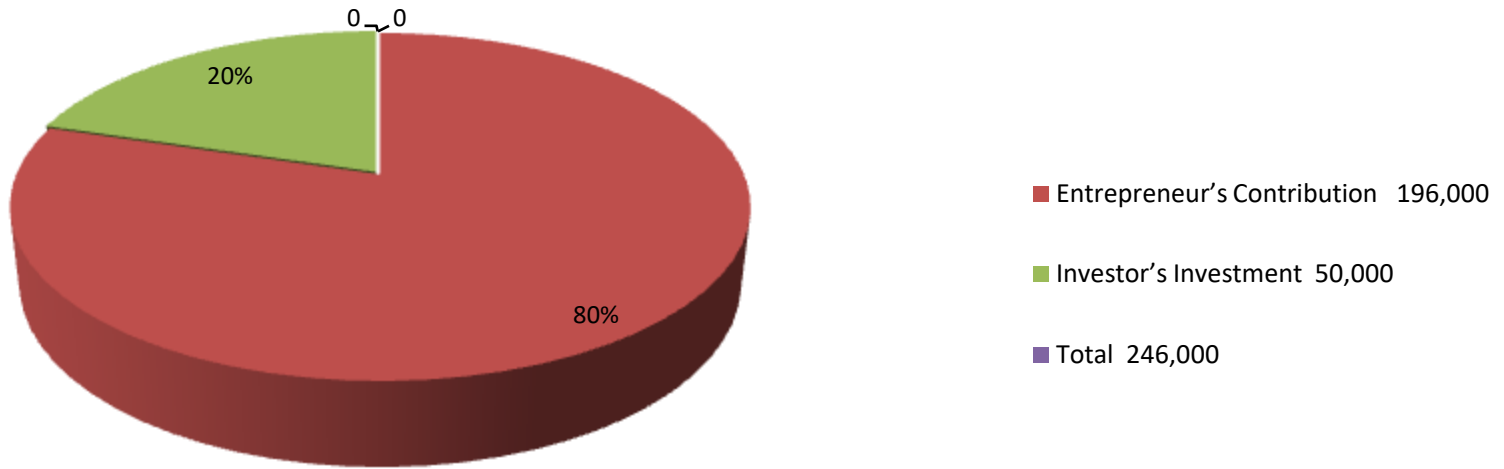
Proposed Nobin Udyokta Business Info

Business Name	:	: SUMAN FURNITURE
Location	:	Board office road, Boyragirhat, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 246,000/-
Financing	:	Self BDT 196,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
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 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Barihat▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture item	4,000	120000	1440000
Total sales (A)	4,000	120000	1440000
Less Variable Exp.			
Furniture item	3200	96000	1152000
Total Variable exp. (B)	3200	96000	1152000
Contribution Margin CM [C= (A-B)]	800	24000	288000
less fixed exp.			
Rent		1000	12000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		6000	72000
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		14200	170400
Nit profit		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Box Khat	5	10000	50000	0	0	0	50000
Semi Khat	3	20000	60000	0	0	0	60000
English Khat	2	8000	16000	0	0	0	16000
Wood	0	0	50000	0	0	50000	100000
Security	0	0	20000	0	0	0	20000
Total	7	38000	196000	0	0	50000	246000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture item	5200	156000	1872000	1965600	2063880
Total Sales (A)	5200	156000	1872000	1965600	2063880
less variable Expenses					
Furniture item	4160	124800	1497600	1572480	1651104
Total variable Expenses (B)	4160	124800	1497600	1572480	1651104
Contribution Margin (CM)= (A-B)	1040	31200	374400	393120	412776
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		11000	132000	132000	132000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		20400	244800	257040	269892
Net Profit (E) (C-D)		10800	129600	136080	142884
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	129600	136080	142884
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109,600	225,680
	Total Cash Inflow	179,600	245,680	368,564
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	109,600	225,680	348,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 09 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













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FAMILY PICTURE

