

Proposed NU Business Name: **NUR NABI FURNITURE MART**



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURER NABI
Age	:	14/04/1989(29Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	Son 01 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Durga pur singhonagar, P.O: Koroia bazar, P.S: Chagalniya Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	LATE ABDUL KHALEK
(iv) GB member's info	:	Branch: Gopal, Centre # 1/(Female), Member ID :2658, Group No: 07 Member since: 05-03-2003 (15Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 10,000/-
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-687655
Mother's Contact No.	:	01815-922710
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

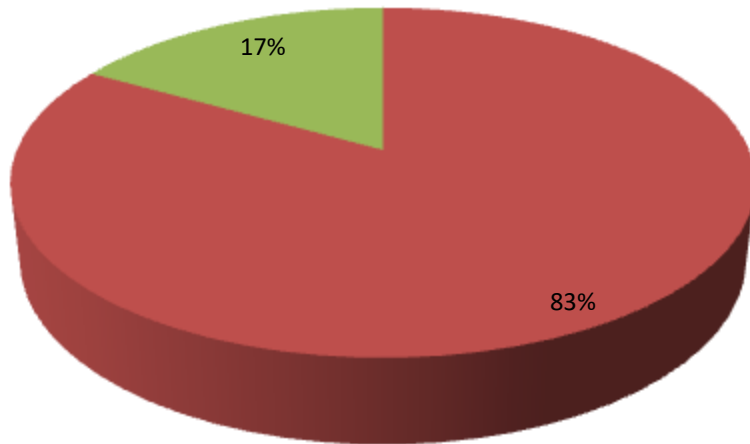
Proposed Nobin Udyokta Business Info

Business Name	:	NUR NABI FURNITURE
Location	:	Koroia bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 2,98,000/-
Financing	:	Self BDT 2,48,000/- (from existing business) 83% Required Investment BDT50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 200 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods khat,sofa set,chair etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. 5 employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,sofa set,chair etc.	4200	126000	1512000
	0	0	0
Total Sales(A)	4200	126000	1512000
Less Variable Expense (B)			0
khat,sofa set,chair etc.	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000
Less Fixed Expense			
Rent		800	9600
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		26700	320400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	6	20,000	120,000	2	20,000	40,000	160,000
sofa set	1	40,000	40,000	1	10,000	10,000	50,000
chair	6	3,000	18,000			0	18,000
wood	1	50,000	50,000			0	50,000
security	1	20,000	20,000			0	20,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	15	133000	248,000	3	30,000	50,000	298,000



- Entrepreneur's Contribution
248,000
- Investor's Investment 50,000
- Total 298,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,sofa set,chair etc.	4700	141000	1692000	1776600	1865430
0	0	0	0	0	0
Total Sales(A)	4700	141000	1692000	1776600	1865430
Less Variable Expense (B)					
khat,sofa set,chair etc.	3525	105750	1269000	1332450	1399073
Total Variable Expense	3525	105750	1269000	1332450	1399073
Contributon Margin (CM) [C=(A-B)]	1175	35250	423000	444150	466358
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff) 4		20000	240000	240000	240000
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)		26700	320400	320920	321446
Net Profit (E)= [C-D]		8550	102600	107730	113117
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	102,600	107730	113116.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82600	170330
	Total Cash Inflow	152,600	190,330	283,447
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	20,000	20,000
3	Net Cash Surplus	82,600	170,330	263,447

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; Koroia bazar, chagalnaiya
, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











