

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



Project identification and prepared by: MD.SHAIDUL AMIN  
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Project verified by: Shusanta Kumar biswas.



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

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

Name	:	<b>NURUL ALAM</b>
Age	:	02-06-1989( 29 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Sisters.03 Brothers.
Address	:	Vill: Madhugram, P.O:Subarbazar, P.S: Porshuram, 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	:	<b>SHEFALI AKTER</b>
(iii) Father's name	:	<b>LATE:BELAL HOSSAIN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 20(Female), Member ID:6369, Group No: 03 Member since: 05-07-2008-2018 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: 9500/-
(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	:	03 (Years) No
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868818581
Mother's Contact No.	:	01823281552
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHEFALI AKTER** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

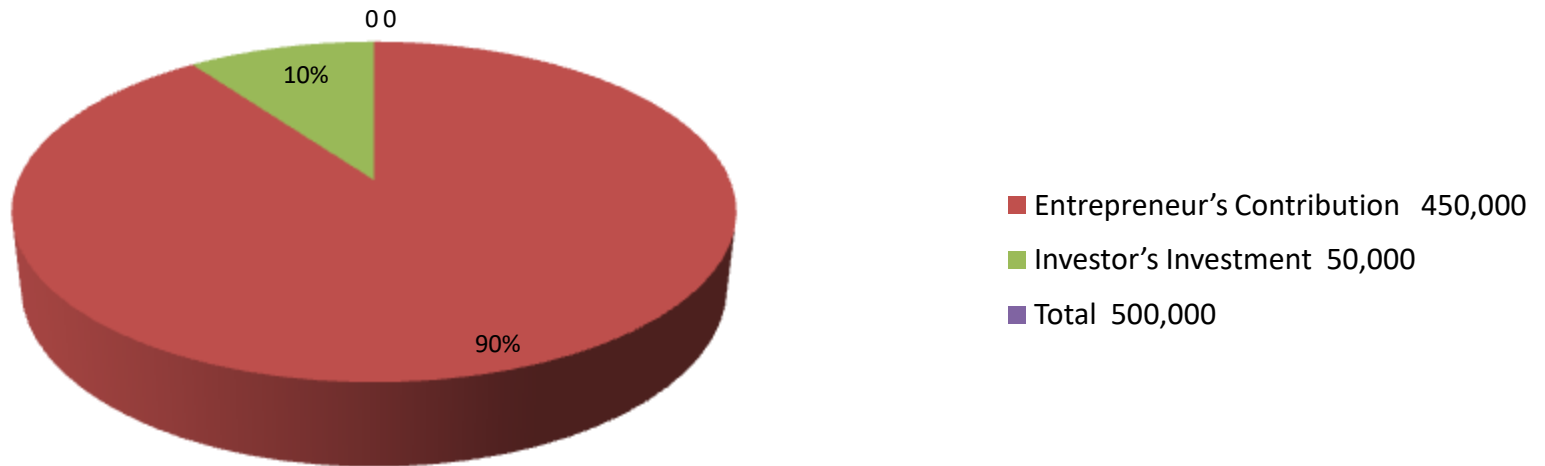
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BELAL FURNITURE MART</b>
Location	:	Subar bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 450,000 (from existing business) 90% Required Investment BDT 50,000 (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft. = 300square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;khat,sofa,wood,alna,weardroop,etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Porshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
khat,sofa,weardroop,alna,wood,others	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
khat,sofa,weardroop,alna,wood,others	3400	102000	1224000
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>17600</b>	<b>211200</b>
<b>Net Profit (E)= [C-D]</b>		<b>400</b>	<b>4800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	0	0	80,000			0	80,000
sofa	0	0	50,000			0	50,000
weardroop	0	0	60,000			0	60,000
dressing table	0	0	40,000			0	40,000
daining table	0	0	40,000			0	40,000
table	0	0	10,000			0	10,000
chare	0	0	10,000			0	10,000
wood	0	0	10,000			50,000	60,000
security			50,000			0	50,000
			100,000			0	100,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>450,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>500,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
khat,sofa,weardroop,alna,wood,others	5000	150000	1800000	1890000
0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
<b>Less Variable Expense (B)</b>				
silver disk,jug,paint,iron,electronic etc.	4250	127500	1530000	1606500
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>
<b>Less Fixed Expense</b>				
Rent		2000	24000	24000
Electric Bill		1500	18000	18300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		8000	96000	96000
Entertainment		300	3600	3600
Gard		0	0	0
Generator		0	0	0
Mobil Bill		500	6000	6100
<b>Total Fixed Cost (D)</b>		<b>17600</b>	<b>211200</b>	<b>211780</b>
<b>Net Profit (E)= [C-D]</b>		<b>4900</b>	<b>58800</b>	<b>61740</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	285,600	299880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		255,600
	<b>Total Cash Inflow</b>	335,600	555,480
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	80,000	30,000
<b>3</b>	<b>Net Cash Surplus</b>	255,600	525,480

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Subar bazar, Porshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









