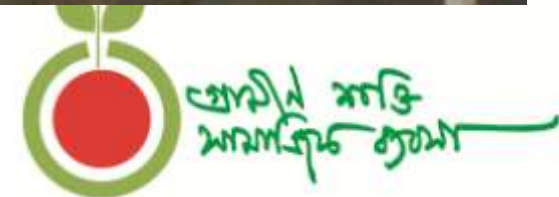


Proposed NU Business Name: **AFROZA FURNITURE MART**



Project identification and prepared by: Md Sujon Hossain,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIF HOSSAIN
Age	:	01-02-1986 (32 Years)
Education, till to date	:	Class- Seven
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill: Keuti, P.O : koraleha , P.S: modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.KOLPONA BEGUM
(iii) Father's name	:	LATE MD. ABDULMOZID
(iv) GB member's info	:	Branch: Sandanpur, Centre # 25 (male), Member ID: 2725/1, Group No: 05 Member since: 10-02-2013 (06 Years) First loan: 5000 taka. Existing loan: 20,000 taka Outstanding loan: 18,252 taka.
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	11 years experience in running business. He has training 01 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-684200
Mother's Contact No.	:	01882-156210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KOLPONA BEGUM joined Grameen Bank since 06 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

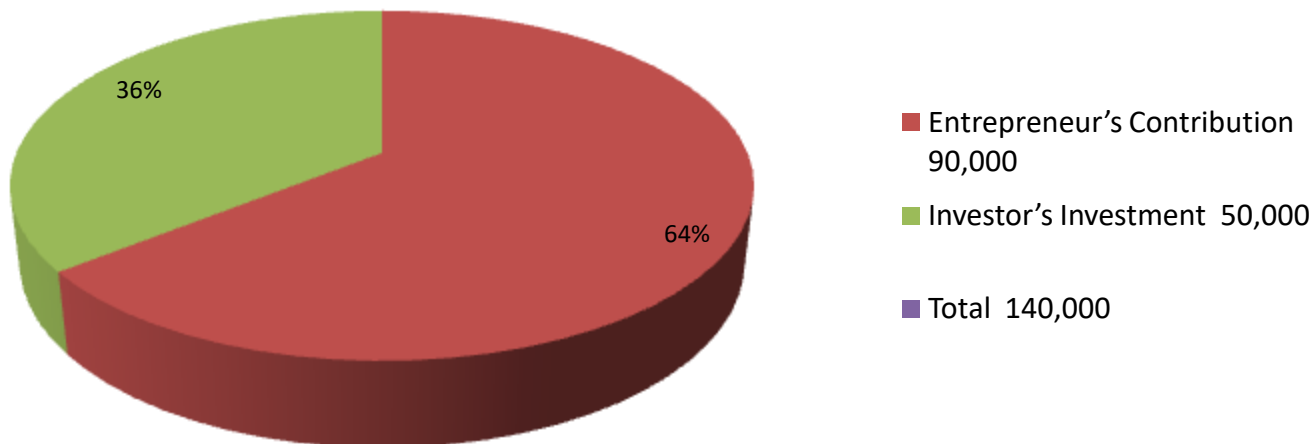
Business Name	:	AFROZA FURNITURE MART
Location	:	Koraleha bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :140,000/-
Financing	:	Self BDT 90,000 (from existing business) 64% Required Investment BDT 50,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; akasi wood,segun wood,sokes,khat,door,etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Koraleha bazar.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
akasi wood,segunwood,sokeg,khat,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
akasi wood,segunwood,sokeg,khat,others	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		240	2880
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		4500	54000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10340	124080
Net Profit (E)= [C-D]		4660	55920

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
akasi wood	70	1000	70000	akasi wood	25	1000	25,000	95,000
segun wood	10	2000	20000	kathal wood	10	2500	25,000	45,000
				Others		0	0	
Security of Shop			0					0
Machinaries								0
Total			150,000				50,000	140,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
akasi wood,segunwood,sokeg,khat,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
akasi wood,segunwood,sokeg,khat,others	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		240	2880	3180	3480
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4500	54000	54000	54000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10340	124080	124480	124880
Net Profit (E)= [C-D]		12160	145920	153216	160877
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	145,920	153216	160877
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		125920	259136
	Total Cash Inflow	195,920	279,136	420,013
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	125,920	259,136	400,013

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:1 Others:
Experience & Skill : 18 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; koraleha bazar,modhupur,
Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম *সুব্রত*
স্বামী নং *২৭২৩৭০*
ফর্ম নং *১*
কেন্দ্র নং *২০৭২*
কেন্দ্রের নাম *বেহুলিয়াই ডেপো*
বই ইস্যুর তারিখ *২০১৭/০৬/০৬*
শাখা ব্যবস্থাপকের স্বাক্ষর *[Signature]*

FAMILY PICTURE

