

## Proposed NU Business Name: **SUROVI FURNITURE**



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Project verified by: MD. Mujharul Islam



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

Name	:	<b>MD. EUSUF ALI (HIRA)</b>
Age	:	01-01-1990 (26 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 Sister 4 Brother
Address	:	Vill: Ghihali, , P.O: Choumohoni, P.S: Dupchachia, Dist: Bogra
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>MST. NADIRA BEGUM</b>
(iii) Father's name	:	<b>MD. LOYA MIAH</b>
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 16(Female), Member ID: 6202/1, Group No: 10 Member since: 15-07-2008 (08Years) First loan: BDT -50000
Further Information:		Existing Loan: BDT 24000, Outstanding loan: 18102
(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

## ***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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-806249
Mother's Contact No.	:	01989-905348
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NADIRA BEGUM** joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUROVI FURNITURE</b>
Location	:	Choumohoni bazar, Dupchachia
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 220000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; furniture item etc.</li><li>▪ Average 35% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing 4 employees. After getting equity fund 2 employee will be appointed</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dupchachia, Bogra.</li><li>▪ Agreed grace period is 3 months.</li></ul>

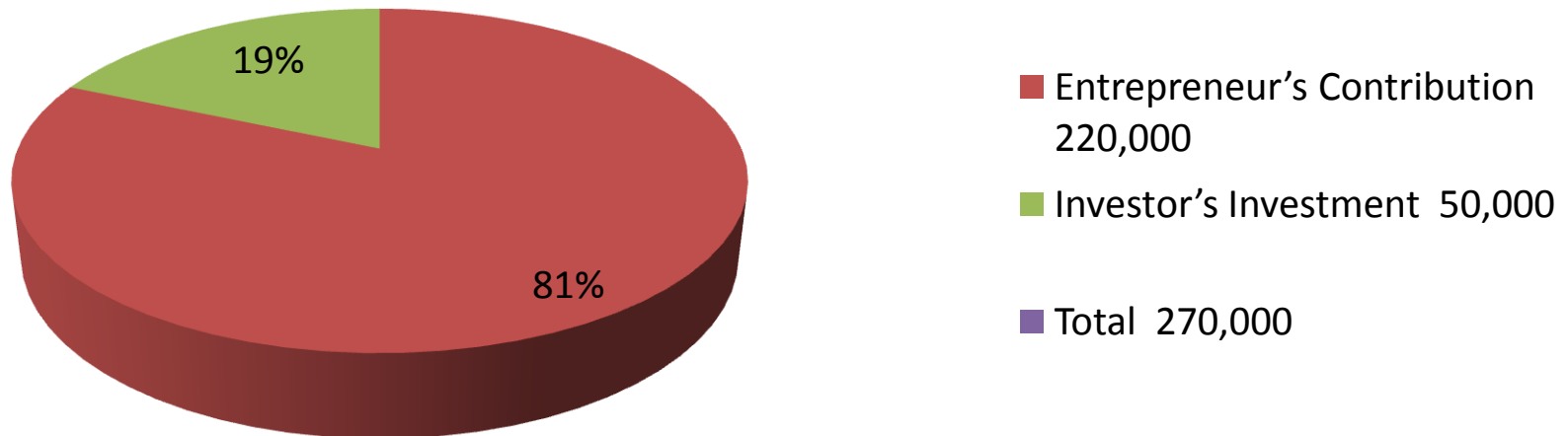
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furnitures		123000	1476000
<b>Total sales (A)</b>		123000	1476000
<b>Less Variable Exp.</b>			
Furniture		79950	959400
<b>Total Variable exp. (B)</b>		79950	959400
<b>Contribution Margin CM [C= (A-B)]</b>		<b>43050</b>	<b>516600</b>
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		200	2400
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		27000	324000
Entertainment		1000	12000
Guard		50	600
Genaretor		0	0
Mobile		400	4800
<b>total fixed cost (D)</b>		36150	433800
<b>Net profit (E) [C-D]</b>		<b>6900</b>	<b>82800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cot	2	15000	30,000			0	30,000
Dressing Table	4	5000	20,000			0	20,000
Showcase	1	10000	10,000			0	10,000
Wear drobe	1	18000	18,000			0	18,000
self	1	5000	5,000			0	5,000
Box	30	150	4,500			0	4,500
Mehegoni	0	0	0	10	2500	25,000	25,000
Koroi	0	0	0	8	1000	8,000	8,000
Wood	0	0	0	5	2500	12,500	12,500
Boroi	0	0	0	9	500	4,500	4,500
Security			30,000			0	30,000
<b>Total</b>	<b>39</b>		<b>120,000</b>	<b>32</b>		<b>50,000</b>	<b>170,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Furnitures	5600	168000	2016000	2116800
<b>Total Sales (A)</b>	<b>5600</b>	<b>168000</b>	<b>2016000</b>	<b>2116800</b>
less variable Expenses				
Furnitures	3640	109200	1310400	1375920
Total variable Expenses (B)	3640	109200	1310400	1375920
<b>Contribution Margin (CM)= (A-B)</b>	<b>1960</b>	<b>58800</b>	<b>705600</b>	<b>740880</b>
<b>Less Fixed Expenses</b>				
Rent		1000	12000	12000
Electricity bill		200	2400	16000
Transportation		1700	20400	35000
Salary (self)		5000	60000	60000
Salary (staff)		37000	444000	444000
Entertainment		1200	14400	14400
Guard		100	1200	1200
Genaretor		0	0	0
Mobile		500	6000	7400
Total Fixed Cost		46700	560400	590000
<b>Net Profit (E) (C-D)</b>		<b>12100</b>	<b>145200</b>	<b>150880</b>
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	145,200	150,880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,200
	<b>Total Cash Inflow</b>	195200	266080
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)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	115,200	236080

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























