

## Proposed NU Business Name: **BABU FURNITURE MART**



Project identification and prepared by: Md. Shahidul Islam ,  
Rajshahi Shador Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD.HABIBUR RAHAMAN</b>
Age	:	28-08-1998 (18 Years)
Education, till to date	:	H.S.C.
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Brobongram , P.O:Sapura,P.S: Paba ,Shamakhadum, Dist: Rajshahi
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>MOST.FAHIMA BEGUM</b>
(iii) Father's name	:	<b>MD.SHARIFUL ISLAM</b>
(iv) GB member's info	:	Branch: Musroil ,paba, Centre 21(Female), Member ID: 2081/2, Group No: 05 Member since: 2008-2016(8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 21520(16-10-16)
(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	:	3 years experience in running business. He has Now training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01571767375
Mother's Contact No.	:	01740815502
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.FAHIMA BEGUM** joined Grameen Bank since 6 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABU FARNITURE MART</b>
Location	:	Shamakhdum Thanarmor,Rajshahi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 20ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Service item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 6 employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi/Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

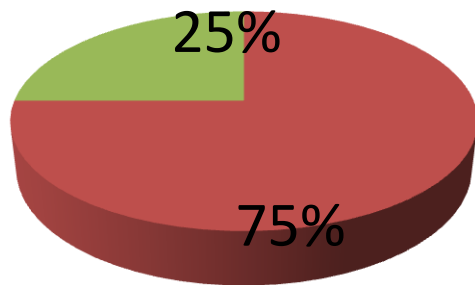
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture	6,500	195,000	2340000
	0	0	0
<b>Total Sales (A)</b>	6,500	195,000	2340000
<b>Less. Variable Expense</b>			
Furniture	5,200	156,000	1872000
	0	0	0
<b>Total variable Expense (B)</b>	5,200	156,000	1872000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,300	39,000	468000
<b>Less. Fixed Expense</b>			
Rent		3000	36,000
Electricity Bill		700	8,400
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment		500	6,000
Salary (staff)		18000	216,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>28,800</b>	<b>345,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,200</b>	<b>122,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wood Korai	4	5,000	20,000	5	6000	30000	50,000
W.Mehogini	10	5,000	50,000	4	5000	20000	70,000
w. shisu	5	6000	30,000	0	100	0	30,000
w.Katal	10	4000	40,000	0	0	0	40,000
Oher	10	1000	10,000	0	0	0	10,000
<b>Total</b>	<b>39</b>	<b>21000</b>	<b>150000</b>	<b>9</b>	<b>11100</b>	<b>50000</b>	<b>200000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Furniture	7000	210000	2520000	2772000	2646000
<b>Total Sales (A)</b>	7000	210000	2520000	2772000	2646000
<b>Less. Variable Expense</b>		0		0	0
Furniture	5600	168000	2016000	2217600	2116800
<b>Total variable Expense (B)</b>	5600	168000	2016000	2217600	2116800
<b>Contribution Margin (CM) [C=(A-B)]</b>	1400	42000	504000	554400	529200
<b>Less. Fixed Expense</b>					
Rent		3000	36000	6000	6000
Electricity Bill		700	8400	1800	1800
Mobile Bill		500	6000	6000	6000
Salary (self)		5000	60000	80000	80000
Transportation		1000	12000	6000	6000
Entertainment		500	6000	6000	6000
Salary (staff)		18000	216000	4000	4000
Security Gard		100	1200	1200	1200
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		<b>28900</b>	<b>346800</b>	<b>112200</b>	<b>112200</b>
<b>Net Profit (E) [C-D]</b>		<b>13100</b>	<b>157200</b>	<b>442200</b>	<b>417000</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	471600	521400	521400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		189600	189600
	<b>Total Cash Inflow</b>	<b>521600</b>	<b>442940</b>	<b>442940</b>
<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)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>441600</b>	<b>394940</b>	<b>394940</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 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



AFFLICTION  
TRISTAR









AFFLICTION  
TRISTAR













# FAMILY PICTURE

