

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



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Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NEZAM UDDIN
Age	:	04-02-1989 (29 Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	01Sone
No. of siblings:	:	03 Brothers 03Sisters
Address	:	Vill: East Chadrapur, P.O: Boyragirhat P.S: Dagonvuiyan, 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	:	BIBI MORIWOM
(iii) Father's name	:	MD:SANKENDER
(iv) GB member's info	:	Branch:Kadra ,Shenbag, Centre # 45(Female), Member ID: 3494, Group No: 04 Member since: 2007-2014 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: Nil, Outstanding loan: Nil
(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

BIBI MORIWOM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10years experience in running business. 09 years is won business. He has01year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827810493
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

Proposed Nobin Udyokta Business Info

Business Name	:	NEZAM FURNITURE MART
Location	:	Purbo Chandrapur, dagonvuiyan, feni
Total Investment in BDT	:	BDT 370000/-
Financing	:	Self BDT 320000/-(from existing business) 86% Required Investment BDT 50000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from dagonvuiyan, feni▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
furniture item	1500	45000	540000
Total Variable exp. (B)	1500	45000	540000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		1000	12000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		12000	144000
Entertainment		300	3600
Gird		70	840
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		20020	238440
Nit profit		9980	121560

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kat	5	20000	100000	0	0	0	100000
wood	0	0	150000	0	0	50000	200000
Security	0	0	50000	0	0	0	50000
Security	0	0	20000	0	0	0	20,000
Total	5	20000	320000	0	0	50000	370,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	3760	112800	1353600	1421280	1492344
Total Sales (A)	3760	189000	2268000	2381400	2500470
less variable Expenses					
furniture item	2256	67680	812160	852768	895406.4
Total variable Expenses (B)	2256	67680	812160	852768	895406.4
Contribution Margin (CM)= (A-B)	1504	45120	541440	568512	596937.6
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		600	7200	7400	7600
Salary (self)		5000	60000	60000	60000
Salary(staff)		17000	204000	204000	204000
Entertainment		300	3600	3600	3600
Gird		70	840	840	840
Generator		150	1800	1800	1800
Mobile bill		600	7200	7400	7600
Total Fixed Cost		25220	302640	303240	303840
Net Profit (E) (C-D)		19900	238800	265272	293097.6
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	238800	265272	293097.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		218800	464,072
	Total Cash Inflow	288,800	484072	756,170
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	20000	20000
3	Net Cash Surplus	218,800	464,072	737,170

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

