

Proposed NU Business Name: **CHISTIYA FURNITHUARE**



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAHADAT HOSSEN
Age	:	11-12-1987 (29 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	05 Brothers, 01 Sisters
Address	:	Vill: South Alampur, P.O: Silonyia bazar, 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	:	SOFURA KHATUN
(iii) Father's name	:	LETE: JALAL AHAMED
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 21 (Female), Member ID: 5584/03, Group No: 04 Member since: 15/04/2002 (17 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 2500
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	18years experience in running business. 13 Years in own business. He has 05years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941127377
Family's Contact No.	:	01733902707
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOFURA KHATUN joined Grameen Bank since 15 years ago. At first she took 35000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

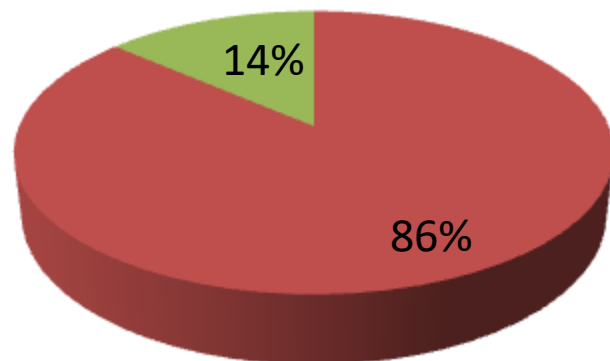
Business Name	:	CHISTIYA FURNITHUARE
Location	:	Chandpur road, Silonyia bazar, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 439,000/-
Financing	:	Self BDT 379000/-(from existing business) 86% Required Investment BDT 60,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 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 30% gain on sale.▪The business is operating by entrepreneur. Existing 03 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Barihat&Bashourhat▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
furniture item	2800	84000	1008000
Total Variable exp. (B)	2800	84000	1008000
Contribution Margin CM [C= (A-B)]	1200	36000	432000
less fixed exp.			
Rent		2400	28800
Electricity bill		800	9600
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		150	1800
Gird		30	360
Generator		150	1800
Mobile bill		400	4800
total fixed cost (D)		25930	311160
Nit profit		10070	120840

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kat	8	25000	200000	0	0	0	200000
Dressing table	1	15000	15000	0	0	0	15000
Alan	1	4000	4000	0	0	0	4000
Sofa set	1	30000	30000	0	0	0	30,000
Ware drop	2	30000	60000	0	0	0	60,000
Akashi wood	0	0	50000	0	0	40000	90000
Gamari wood	0	0	10000	0	0	20,000	40,000
Security	0	0	10000	0	0	0	10,000
Total	0	0	379000	0	0	60,000	439,000

Source of Finance



■ Entrepreneur's Contribution 379,000

■ Investor's Investment 60,000

■ Total 439,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	5550	166500	1998000	2097900	2202795
Total Sales (A)	5550	166500	1998000	2097900	2202795
less variable Expenses					
furniture item	3885	116550	1398600	1468530	1541956.5
Total variable Expenses (B)	3885	116550	1398600	1468530	1541956.5
Contribution Margin (CM)= (A-B)	1665	49950	599400	629370	660838.5
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		600	7200	7400	7600
Transportation		2200	26400	26600	26800
Salary (self)		5000	60000	60000	60000
Salary(staff)		20000	240000	240000	240000
Entertainment		150	1800	1800	1800
Gird		30	360	360	360
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		29830	357960	358560	359160
Net Profit (E) (C-D)		20120	241440	270810	301678.5
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	241440	270810	301678.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		217,440	464,250
	Total Cash Inflow	301,440	488,250	765,929
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	217,440	464,250	741,929

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 18 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















FAMILY PICTURE

