

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



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL ALOM
Age	:	07-11-1989 (28 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: East Bijay Sing ; P.O: Feni Sadar ; P.S: Feni Sadare ; 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	:	LATE BIBI FATEMA
(iii) Father's name	:	LATE HAFIZ AHMED
(iv) GB member's info	:	Branch: Passgasiya, Feni. Centre # 04 (Female), Member ID: 6880, Group No: 02 Member since: 20-09-2000 To 2008 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: NILL
(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	:	06 years experience in running business. 06Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-844256
Family's Contact No.	:	01879-719539
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE BIBI FATEMA joined Grameen Bank since **08** years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ALOM FURNITURE MART
Location	:	Sarkit House Road, Feni
Total Investment in BDT	:	BDT 698,000/-
Financing	:	Self BDT 628,000/- (from existing business) 90% Required Investment BDT 70,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 48 ft= 576 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Khatt, Showcase, Ware drop, Sofa etc▪Average 35% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 08 employee.▪Collects goods from Feni, Rangamati .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Khatt, Showcase, Ware drop, Sofa etc		250,000	3000,000
Total Sales (A)		250,000	3000,000
Less Variable Expense			
Khatt, Showcase, Ware drop, Sofa etc		162,500	1950,000
Total variable Expense (B)		162,500	1950,000
Contribution Margin (CM) [C=(A-B)		87,500	1050,000
Less Variable Expense			
Rent		3,500	42,000
Electricity bill		3,000	36,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		60,000	720,000
Entertainment		500	6000
Guard		200	2400
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		77,650	931,800
Net Profit (E)= [C-D]		9,850	118,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khatt	5	20000	100,000	0	0	0	100,000
Showcase	2	35000	70,000	0	0	0	70,000
Ware drop	2	30000	60,000	0	0	0	60,000
Sofa	2	40,000	80,000	0	0	0	80,000
Segun Wood	10	2,500	25,000	10	2500	25,000	50,000
Akashi Wood	100	1000	100,000	20	1000	20,000	120,000
Gamari wood	50	1200	60,000	21	1200	25,000	85,200
Loha wood	20	1650	33,000	0	0	0	33,000
Security	1	0	100,000	0	0	0	100,000
Total	140		628,000	0	0	70,000	698,200

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Khatt, Showcase, Ware drop, Sofa etc		260,000	3,120,000	3,276,000	3,439,800
Total Sales (A)		260,000	3,120,000	3,276,000	3,439,800
Less Variable Expense					
Khatt, Showcase, Ware drop, Sofa etc		169,000	2,028,000	2,129,400	2,235,870
Total variable Expense (B)		169,000	2,028,000	2,129,400	2,235,870
Contribution Margin (CM) [C=(A-B)		91,000	1,092,000	1,146,600	1203,930
Less Variable Expense					
Rent		3,500	42,000	42,000	42,000
Electricity bill		3,500	42,000	42,500	43,000
Transportation		5,500	66,000	66,500	67,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		60,000	720,000	720,000	720,000
Entertainment		500	6000	6,000	6,000
Guard		200	2400	2400	2,400
Generator		150	1800	1,800	1,800
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		78,750	945,000	946,200	947,500
Net Profit (E)= [C-D]		12,250	147,000	200,400	256,430
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	147,000	200,400	256,430
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		119,000	291,400
	Total Cash Inflow	217,000	319,400	547,830
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	119,000	291,400	519,830

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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







ছাদিয়া ফার্ণিচার মার্ট

এখানে সুন্দর কাঠের খাচা-বিছিন্ন ডিজাইনের ফার্ণিচার তৈরী
এবং খাচের চালি ও জলম পাইকারী সরবরাহ করা হয়।

স্বাস্থ্যকর মার্বেল রোড, মহিষাল, ঢাকা।



FAMILY PICTURE

