

**Proposed NU Business Name: SUMIYA FURNATHURE**



Project identification and prepared by: Anisar Rahman,  
Dagonvuiyan Unit, Feni.

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>NASIR UDDIN</b>
Age	:	10-05-1985 (27 Years)
Education, till to date	:	Six
Marital status	:	Married
Children	:	02Dothers
No. of siblings:	:	02Brothers,01 Sister
Address	:	Vill: Hirapur, P.O: Siloniya, 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	:	<b>SOKINA BEGUM</b>
(iii) Father's name	:	<b>MUNSUR AHMMED</b>
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 21(Female), Member ID: 1434, Group No: 02 Member since: 1990-1997 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 0
(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	:	17years experience in running business. 07 years in own business. He has 01 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830125754
Family's Contact No.	:	01832163613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**SOKENA BEGYM** 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

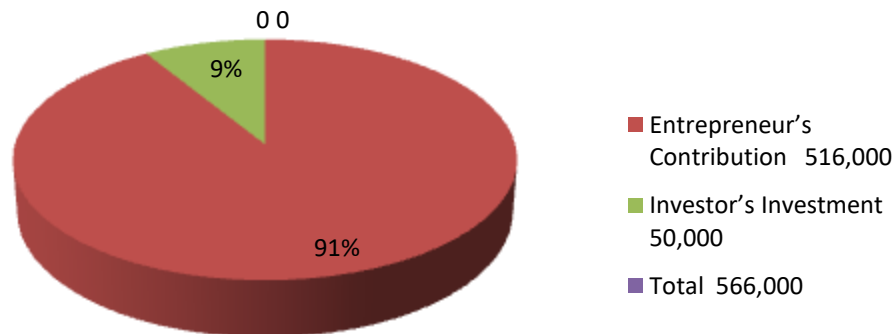
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUMIYA FURNUTHURE</b>
Location	:	Feni road,Siloniya bazar, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 566,000/-
Financing	:	Self BDT 516,000/-(from existing business) 91% Required Investment BDT 50,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
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 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 03 employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
furniture item	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
furniture item	3570	107100	1285200
<b>Total Variable exp. (B)</b>	3750	107100	1285200
<b>Contribution Margin CM [C= (A-B)]</b>	1250	37500	450000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		600	7200
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		20000	240000
Entertainment		300	3600
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		27900	334800
<b>Nit profit</b>		9600	115200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat Enlish	8	13000	104000	0	0	0	104000
Box khat	7	25000	175000	0	0	0	175000
Sofa	2	40000	80000	0	0	0	80000
Kabenat	1	45000	45000	0	0	0	45,000
Chair	<b>1</b>	<b>24000</b>	<b>24000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24,000</b>
Waredrop	1	25000	25000	0	0	0	25,000
Allana	<b>1</b>	<b>3000</b>	<b>3000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,000</b>
Wood	0	0	20000	0	0	50,000	70,000
Security	0	0	40000	0	0	0	40,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>516000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>566,000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	7050	211500	2538000	2664900	2798145
<b>Total Sales (A)</b>	7050	211500	2538000	2664900	2798145
less variable Expenses					
furniture item	5287.5	158625	1903500	1998675	2098608.8
Total variable Expenses (B)	5287.5	158625	1903500	1998675	2098608.8
<b>Contribution Margin (CM)= (A-B)</b>	1762.5	52875	634500	666225	699536.25
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		700	8400	8600	8800
Salary (self)		5000	60000	60000	60000
Salary(staff)		25000	300000	300000	300000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		33700	404400	405000	405600
<b>Net Profit (F) (C-D)</b>		19175	230100	261225	293936.25



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	230100	261225	293936.25
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		210,100	451,325
	<b>Total Cash Inflow</b>	<b>280,100</b>	<b>471,325</b>	<b>745,261</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>210,100</b>	<b>451,325</b>	<b>725,261</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 17 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

















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**চুমাইয়া ফার্ণিচার**  
বিশেষ: এখানে সকল ধরনের নকশার  
কাঠ বা খাম এখানেই কাটি বিক্রয়  
হয়।



# FAMILY PICTURE

