

## Proposed NU Business Name: M\ S ALLAHER DAN FURNITURE



Project identification and prepared by: Md: shahadat Hossian  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: ANOWER HUSHEN</b>
Age	:	03-05-1988(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Gril
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill:Birtara,P.O:Birkodomtoly,P.S:Donbari, Dist: Tangail.
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>LATE SHATARA BEGUM</b>
(iii) Father's name	:	<b>MD : MOJID SHAKH</b>
(iv) GB member's info	:	Branch: KENDUA Modhupur ,Centre # 48 (Female), Member ID: 3931, Group No: 07 Member since: 1997 Raning (20Years) First loan: BDT 5,000Taka.
Further Information:		Existing:50,000, Outstanding loan:45,651Taka
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01991-416190
Family's Contact No.	:	01799-381052
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE: SHATARA BEGUM** Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M\S ALLAHER DAN FURNITURE</b>
Location	:	Hobipur bazar, donbari,Tangail.
Total Investment in BDT	:	BDT106 ,500
Financing	:	Self BDT66 ,500(from existing business) 62% Investors Investment BDT 40,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft*15ft= 300 Square ft
Security of the shop	:	15,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Khat,owerdrop,shocase,desine table etc</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 03 Employees.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Shokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

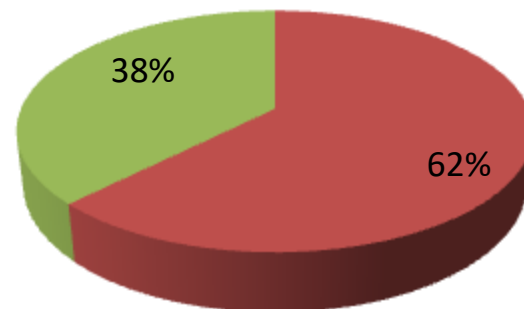
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,owdrop,shocase,desine table etc		120,000	1440,000
		0	0
<b>Total Sales (A)</b>		120,000	1440,000
<b>Less. Variable Expense</b>			
Khat,owdrop,shocase,desine table etc		72,000	864,000
		0	0
<b>Total variable Expense (B)</b>		72,000	864,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		48,000	57,600
<b>Less. Fixed Expense</b>			
Rent		500	6000
Electricity Bill		150	1800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		0	0
Transportation		1000	12,000
Entertainment		500	6,000
Salary (staff)		28,000	336,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>31,850</b>	<b>382,200</b>
<b>Net Profit (E) [C-D]</b>		<b>16,150</b>	<b>193,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	3p	12,000	35,000				35,000
Gol tree	40sf	500	20,000			40,000	80,000
			10,000				10000
others							
Security			1500				1500
<b>Total</b>			<b>66,500</b>			<b>40,000</b>	<b>106,500</b>

## Source of Finance



- Entrepreneur's Contribution 66,500
- Investor's Investment 40,000
- Total 106,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Khat,owdrop,shocase,desine table etc		140,000	1680,000	1764,000
<b>Total Sales (A)</b>		140,000	1680,000	1764,000
<b>Less. Variable Expense</b>				
Khat,owdrop,shocase,desine table etc		84,000	1008,000	1058,400
<b>Total variable Expense(B)</b>		84,000	1008,000	1058,400
<b>Contribution Margin (CM) [C=(A-B)</b>		56,000	672,000	705,600
<b>Less. Fixed Expense</b>				
Rent		500	6,000	6,000
Electricity Bill		150	1800	2000
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	12,000
Entertainment		500	6,000	6,000
Salary(staff)		28,000	336,000	336,000
Genaretor		0	0	0
<b>Total Fixed Cost</b>		<b>31,850</b>	<b>382,200</b>	<b>382,200</b>
<b>Net Profit (E) [C-D)</b>		<b>24,150</b>	<b>289,800</b>	<b>323,400</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	289,800	323,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		263,800
	<b>Total Cash Inflow</b>	<b>329,800</b>	<b>587,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>24,000</b>	<b>24,000</b>
	<b>Total Cash Outflow</b>	<b>66,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>263,800</b>	<b>563,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill :03 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

**আব্বাছর দান ফার্ণিচার মার্ট**

প্রোঃ মোঃ আলোয়ার হোসেন

**মোবাইলঃ**  
০১৯৯১৩১৬১৯০

এখানে দেশী-বিদেশী শাট, আলফাট, জামা পোশাক, সোফা চেইর ও বেটেলের সাথে বিভিন্ন সেরভিস সহ এবং সুন্দর পরিবেশ ঘরে থাকে করবেন হতে।

কেন্দ্রিয়া রোড, বীরতারা নাছিরের মোড়, ধনবাড়ী, টাঙ্গাইল



















# FAMILY PICTURE

