

## Proposed NU Business Name: **SELIM FURNITURE MART**



Project identification and prepared by: Md, Ansar Ali  
Modhupur, Tangail Unit,

Project verified by: MD. Mizanur Rahman



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

Name	:	<b>MD. SELIM JAHAN</b>
Age	:	03-08-1989(28 Years)
Education, till to date	:	Class NINE
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Charal jani,P.O:Modhupur Thana: Modhupur 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>KULSUM BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUL HAMID</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 29(Female), Member ID:3078, Group No: 04 Member since: 19-03-1992 (25Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 55000, Outstanding loan: BDT: 51370
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10 experience in own business. He has 5 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731465530
Mother's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KULSUM BEGUM** joined Grameen Bank since 25 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

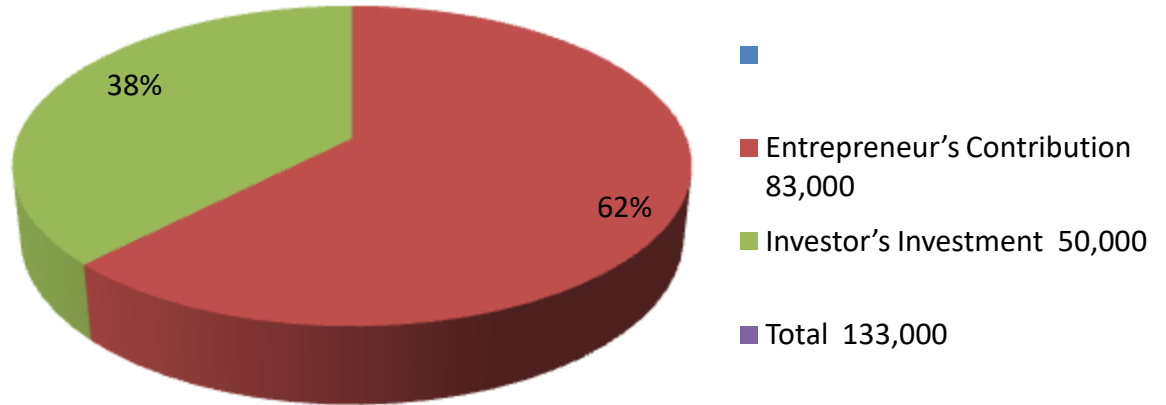
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SELIM FURNITURE MART</b>
Location	:	Charaljani bazar, Modhupur, Tangail
Total Investment in BDT	:	BDT 133000/-
Financing	:	Self BDT 83000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft=300 sft
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>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Furniture Item etc	2700	81000	972000
		0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Furniture Item etc	1890	56700	680400
Total Variable Expense	1890	56700	680400
Contribution Margin (CM) [C=(A-B)]	810	24300	291600
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportation		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		500	6000
Guard		150	1800
Generator		120	1440
Mobile Bill		300	3600
Total Fixed Cost (D)		19370	232440
Net Profit (E)= [C-D]		4930	59160

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Furniture Item etc			83,000			50,000	133,000
							0
							0
							0
<b>others</b>							0
<b>Security</b>			0				0
							0
	0	0	83,000	0	0	50,000	133000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Hardware & Electronics Item etc.	3300	99000	1188000	1247400
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>
<b>Less Variable Expense (B)</b>				
Hardware & Electronics Item etc.	<b>2310</b>	<b>69300</b>	<b>831600</b>	873180
<b>Total Variable Expense</b>	<b>2310</b>	<b>69300</b>	<b>831600</b>	<b>873180</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>990</b>	<b>29700</b>	<b>356400</b>	<b>374220</b>
<b>Less Fixed Expense</b>				
Rent		300	3600	3600
Electric Bill		3,000	36000	432000
Transportaion		5000	60000	63000
Salary (Self)		10000	120000	120000
Salary (Staff)		500	6000	6000
Entertainment		150	1800	1800
Guard		120	1440	1440
Generator		300	3600	3600
Mobile Bill			0	0
<b>Total Fixed Cost (D)</b>		<b>19370</b>	<b>228840</b>	<b>627840</b>
<b>Net Profit (E)= [C-D]</b>		<b>10330</b>	<b>123960</b>	<b>130158</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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	60,000	
1.2	Net Profit	123,960	130158
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		93960
	<b>Total Cash Inflow</b>	<b>183,960</b>	<b>224,118</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>90,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>93,960</b>	<b>194,118</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# সেলিম ফার্নিচার মার্ট

মহম্মনসিংহ রোড, চাড়ালাজানী, মধুপুর, টাঙ্গাইল।

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STATE  
Junior  
NEW YORK CITY



STATE  
CITY

BRAND



STATE  
*Junior*  
NEW YORK CITY



# FAMILY PICTURE

