

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



Project identification and prepared by: Aman ullah,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



**Brief Bio of The Proposed Nabin Udyokta**

Name	:	<b>MD. ANWAR HOSSAN</b>
Age	:	12-12-1991 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	05 Brothers
Address	:	Vill: Jagoatpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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>HALIMA KHATUN</b>
(iii) Father's name	:	<b>MOHAMMAD MOSTAFA</b>
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 03(Female), Member ID: 1012, Group No: 02 Member since: 2005 to 2010 (05Years) First loan: BDT 10,000
Further Information:	:	Existing Loan: BDT 20,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	13 years experience in running business. 05 Years in own business. He has 08 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	01811136756
Entrepreneur Contact No.	:	01836147797
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**HALIMA KHATUN** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

# Proposed Nobin Udyokta Business Info

Business Name	:	: <b>ANWAR FURNITURE MART</b>
Location	:	Fajilargat road,godown fornt,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 20,000/-
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 50% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no 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>

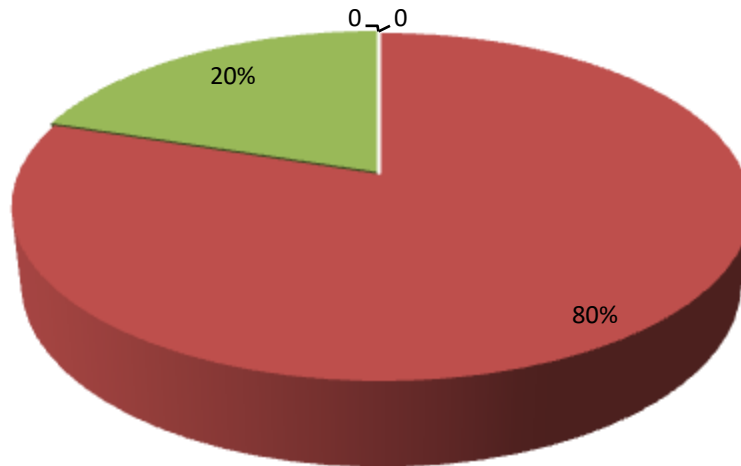
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture item etc.	2,000	60000	720000
<b>Total sales (A)</b>	2,000	60000	720000
<b>Less Variable Exp.</b>			
Furniture item etc.	1000	30000	360000
<b>Total Variable exp. (B)</b>	1000	30000	360000
<b>Contribution Margin CM [C= (A-B)]</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		2000	24000
Electricity bill		1000	12000
Transportation		0	0
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		200	2400
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
<b>total fixed cost (D)</b>		19000	228000
<b>Nit profit</b>		<b>11000</b>	<b>132000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	2	30000	60000	0	0	0	60000
Wood	0	0	120000	0	0	50000	170000
Secrity	0	0	20000	0	0	0	20000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>200000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>250000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture item etc.	2500	75000	900000	945000	992250
<b>Total Sales (A)</b>	2500	75000	900000	945000	992250
less variable Expenses					
Furniture item etc.	1250	37500	450000	472500	496125
Total variable Expenses (B)	1250	37500	450000	472500	496125
<b>Contribution Margin (CM)= (A-B)</b>	1250	37500	450000	472500	496125
<b>Less Fixed Expenses</b>					
Rent		2000	24000	24000	24000
Electricity bill		1500	18000	18200	18400
Transportation		0	0	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		24700	296400	311220	326781
<b>Net Profit (E) (C-D)</b>		12800	153600	161280	169344
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	50,000		
1.2	Net Profit	153600	161280	169344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,600	274,880
	<b>Total Cash Inflow</b>	203,600	294,880	444,224
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	133,600	274,880	424,224

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :13 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







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# FAMILY PICTURE

