

Proposed NU Business Name: ALAMIN FURNITURE



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni
Project verified by: MD: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ABDUL AWAL
Age	:	19-08-1990 (28 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	01 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, 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	:	NUR JAHAN BEGUM
(iii) Father's name	:	MD:ASHAQ
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 15 (Female), Member ID: 2903/1, Group No: 06 Member since: 2004-2012 (08 Years) First loan: BDT 5,000/- Existing loan: BDT 2,000 Outstanding loan: 80,000/-
Further Information:		
(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	:	11 years experience in running business. 06 Years in own business. He has 17 year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827889409
Family's Contact No.	:	01824010920
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ALAMIN FURNITURE
Location	:	Chowdharuyhat Main Road,Companigoang,Nohakhali.
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 2,55,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 09 ft= 90 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; Furniture Items etc.▪Average 40% gain on sales.▪The business is operating by the entrepreneur himself. He has 01 employee.▪One will be appointed after getting equity money▪ The shop is rented.▪ Collects goods from bashurhat.▪ Agreed grace period is 3 months.

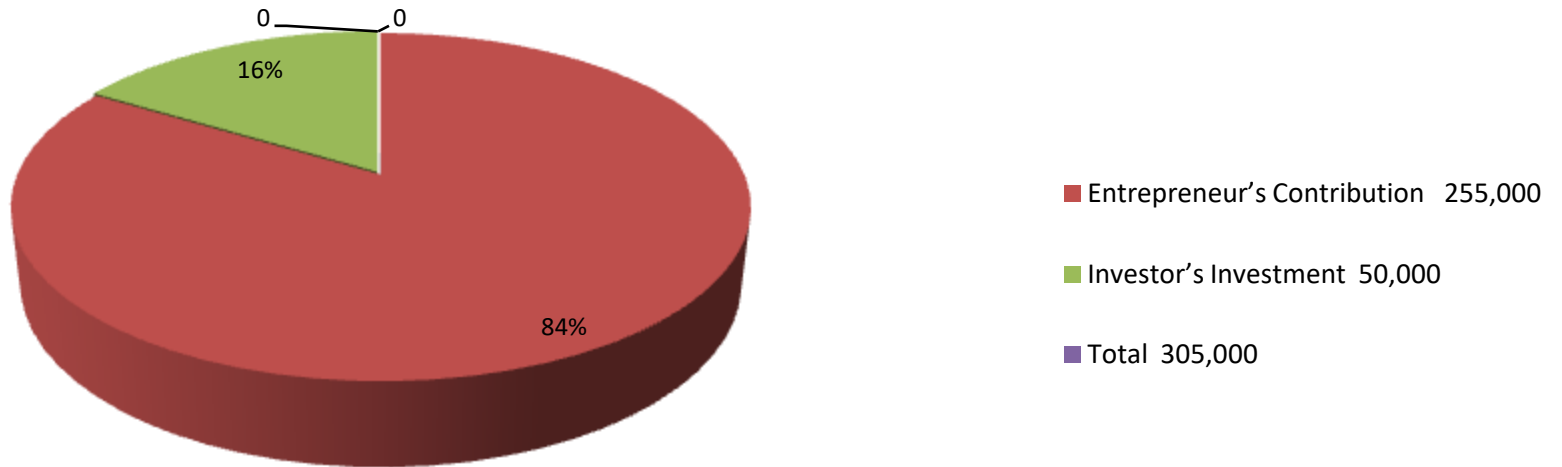
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture Items etc.	2,500	75000	900000
Total Sales (A)	2,500	75000	900000
Less Variable Expense			
Furniture Items etc.	1500	45000	540000
Total variable Expense (B)	1500	45000	540000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less Variable Expense			
Rent		1500	18000
Electricity bill		200	2400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		13800	165600
Net Profit (E)= [C-D]		16200	194400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Khat	2	30000	60000	0	0	0	60000
Sofa Set	1	35000	35000	0	0	0	35000
Wood	0	0	150000	0	0	50000	200000
Security	0	0	10000	0	0	0	10000
Total			255000			50000	305000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Furniture Items etc.	3200	96000	1152000	1209600	1270080
Total Sales (A)	3200	96000	1152000	1209600	1270080
Less Variable Expense					
Furniture Items etc.	1920	57600	691200	725760	762048
Total variable Expense (B)	1920	57600	691200	725760	762048
Contribution Margin (CM) [C=(A-B)	1280	38400	460800	483840	508032
Less Variable Expense					
Rent		1500	18000	18000	18000
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		19800	237600	249480	261954
Net Profit (E)= [C-D]		18600	223200	234360	246078
Investment Payback			20000	20000	20000

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	223200	234360	246078
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		203,200	417,560
	Total Cash Inflow	273,200	437,560	663,638
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
	Total Cash Outflow	70,000	20000	20000
	Net Cash Surplus	203,200	417,560	643,638

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 17 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













FAMILY PICTURE

