

## Proposed NU Business Name: **NUR MOHAMMAD FURNITURE**



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

Project verified by: MD:Ebadot Hossian



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

Name	:	<b>NUR MOHAMMAD</b>
Age	:	01-01-1993(25 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: South Alipur, P.O: Baykarbazar 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>SALAH KCHATUN</b>
(iii) Father's name	:	<b>MD.FOJLUL KORIM</b>
(iv) GB member's info	:	Branch: Joyloskor, Dagonbhuyain, Centre # 48(Female), Member ID: 3596, Group No: 02 Member since: 2000 to 2005(05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan:
(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	:	06years experience in running business. 06 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817100722
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**SALAHA KHATUN** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

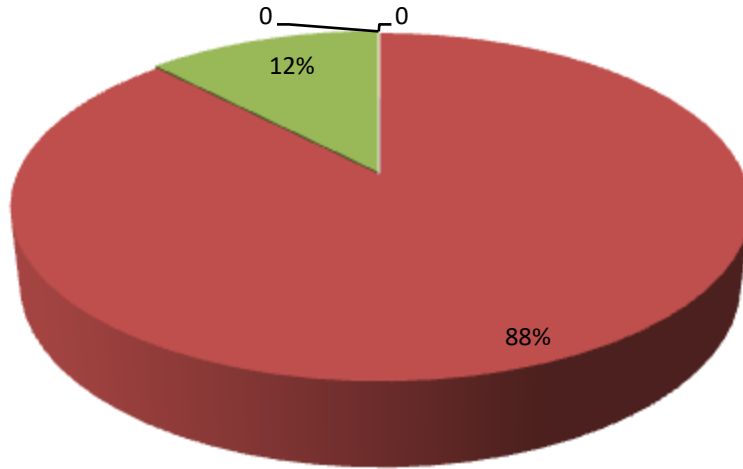
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: NUR MOHAMMAD FURNITURE</b>
Location	:	Alipur collage road, Baykarbazar,dagonvuiyan, feni
Total Investment in BDT	:	BDT490,000/-
Financing	:	Self BDT 430,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 12%
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, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 04 employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bosurhat.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture item	6,000	180000	2160000
<b>Total sales (A)</b>	6,000	180000	2160000
<b>Less Variable Exp.</b>			
Furniture item	4200	126000	1512000
<b>Total Variable exp. (B)</b>	4200	126000	1512000
<b>Contribution Margin CM [C= (A-B)]</b>	1800	54000	648000
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		20000	240000
Entertainment		200	2400
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
<b>total fixed cost (D)</b>		29500	354000
<b>Nit profit</b>		<b>24500</b>	<b>294000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Almare	5	30000	150000	0	0	0	150000
Chair	30	2000	60000	0	0	0	60000
Khat	5	20000	100000	0	0	0	100000
Wood	0	0	100000	0	0	60000	160000
security	0	0	20000	0	0		20000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>430000</b>	<b>0</b>	<b>0</b>	<b>60000</b>	<b>490000</b>



- Entrepreneur's Contribution 430,000
- Investor's Investment 60,000
- Total 490,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Furniture item	7000	210000	2520000	2646000
<b>Total Sales (A)</b>	7000	210000	2520000	2646000
less variable Expenses				
Furniture item	4900	147000	1764000	1852200
Total variable Expenses (B)	4900	147000	1764000	1852200
<b>Contribution Margin (CM)= (A-B)</b>	2100	63000	756000	793800
<b>Less Fixed Expenses</b>				
Rent		1500	18000	18000
Electricity bill		1500	18000	8600
Transportation		1500	18000	18200
Salary (self)		5000	60000	60000
Salary(staff)		25000	300000	300000
Entertainment		300	3600	3600
Gird		100	1200	1200
Generator		200	2400	2400
Mobile bill		700	8400	8600
<b>Total Fixed Cost</b>		35800	429600	451080
<b>Net Profit (E) (C-D)</b>		27200	326400	342720
Investment Payback			<b>36000</b>	<b>36000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	<b>326400</b>	<b>342720</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		290,400
	<b>Total Cash Inflow</b>	386,400	633,120
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	96,000	36000
3	<b>Net Cash Surplus</b>	290,400	597,120

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :06 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

















# FAMILY PICTURE

