

Proposed NU Business Name: **ABDULLA FARNITURE MATH**



Project identification and prepared by: Md.Moshiur Rahman  
Sonagazi,Feni.

Project verified by: Md: Abadat Hossain Sorkar



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

Name	:	<b>MD : SAHAJAHAN</b>
Age	:	10/11/1984 ( 33Years)
Education, till to date	:	Class-07
Marital status	:	Married
Children	:	02 Sons 01 Daugter
No. of siblings:	:	04 Brathers 03 Sisters
Address	:	Vill: Amhedpur P.O: Ahmedpur, P.S: Sonagazi, 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>FATEMA AKTAR</b>
(iii) Father's name	:	<b>ABDUS SAMAD</b>
(iv) GB member's info	:	Branch: Nobabpur, Centre # 41/(Female), Member ID: 3764, Group No: 07 Member since: 08-07- 2014(04Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 18,680/-
(v) Who pays GB loan installment	:	Brother
(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	:	15 Years Experience 05 Years In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01838-666441
Mother's Contact No.	:	01861-965712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATEMA AKTER** joined Grameen Bank since 04 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

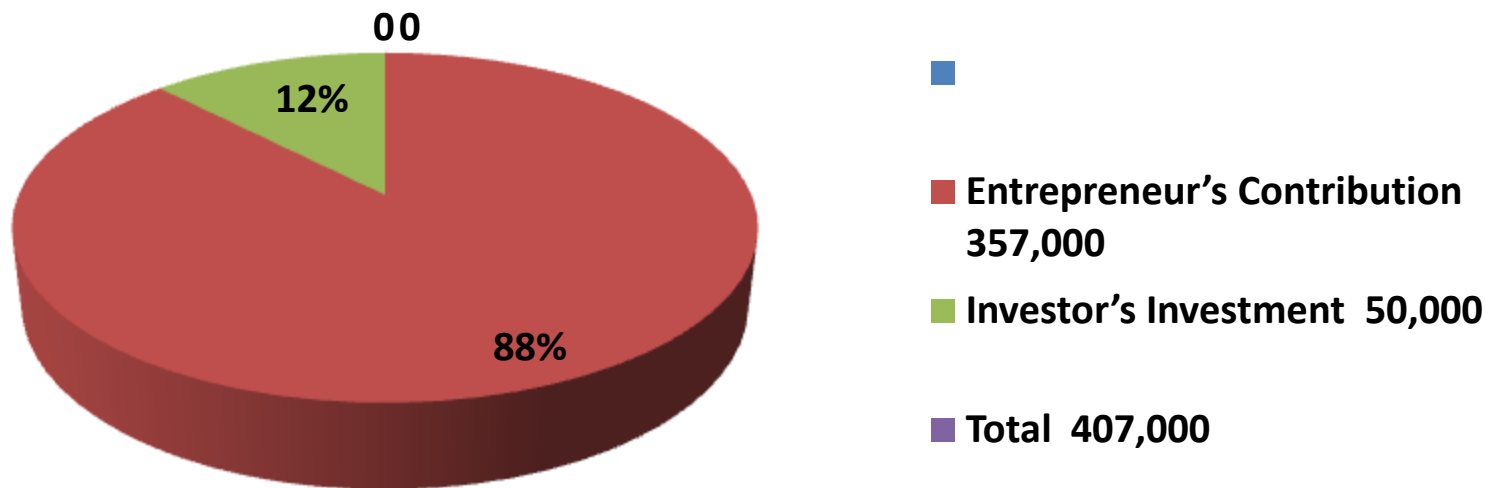
Business Name	:	<b>ABDULLA FARNITURE MATH</b>
Location	:	Kuddus mia Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 4,07,000/-
Financing	:	Self BDT 3,57,000/- (From Existing Business) 88% Required Investment Bdt,50,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 25 ft. = 250 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat, Dressing Table,Sofa,wood &amp; others.</li> <li>▪Average 10% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 04 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Chittagong.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Khat, Dressing Table,Sofa,wood & others	15000	450000	5400000
	0	0	0
<b>Total Sales(A)</b>	<b>15000</b>	<b>450000</b>	<b>5400000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Khat, Dressing Table,Sofa,wood & others	13500	405000	4860000
<b>Total Variable Expense</b>	<b>13500</b>	<b>405000</b>	<b>4860000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		1400	16800
Transportaion		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		1000	12000
Guard		200	2400
Generator		500	6000
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>32800</b>	<b>393600</b>
<b>Net Profit (E)= [C-D]</b>		<b>12200</b>	<b>146400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Khat	8	12,000	96,000				96,000
Dressing Table	2	5,000	10,000	0	0	0	10,000
Oredrow	2	18,000	36,000				36,000
Sofa	2	35,000	70,000	0	0	0	70,000
Wood	100	1,000	100,000	50	1,000	50,000	150,000
Others			20,000				20,000
Security			25,000			0	25,000
<b>Total</b>	<b>114</b>	<b>71,000</b>	<b>357,000</b>	<b>50</b>	<b>1,000</b>	<b>50,000</b>	<b>407,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Khat, Dressing Table,Sofa,wood & others	16000	480000	5760000	6048000	6350400
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>16000</b>	<b>480000</b>	<b>5760000</b>	<b>6048000</b>	<b>6350400</b>
<b>Less Variable Expense (B)</b>					
Khat, Dressing Table,Sofa,wood & others	14400	432000	5184000	5443200	5715360
<b>Total Variable Expense</b>	<b>14400</b>	<b>432000</b>	<b>5184000</b>	<b>5443200</b>	<b>5715360</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>604800</b>	<b>635040</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		1400	16800	17100	17400
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		1000	12000	12000	12000
Gard		200	2400	2400	2400
Generator		500	6000	6000	6000
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>32800</b>	<b>387600</b>	<b>389800</b>	<b>392090</b>
<b>Net Profit (E)= [C-D]</b>		<b>15200</b>	<b>182400</b>	<b>191520</b>	<b>201096</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	182,400	191520	201096
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162400	333920
	<b>Total Cash Inflow</b>	<b>232,400</b>	<b>353,920</b>	<b>535,016</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>162,400</b>	<b>333,920</b>	<b>515,016</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:04, Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Kuddus Mia  
Bazar, sonagazi, Feni.  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







