

## Proposed NU Business Name: **Shahajadi Furniture**



Project identification and prepared by Md. Moshiur Rahman  
Sreenagar, Munshiganj

Project verified by: Md Siddqur Rahman



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

Name	:	<b>Md. Shiraj Sheikh</b>
Age	:	27-06-1989 (27 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother, 1 Sister
Address	:	Vill: Kotgao, P.O:Shikarpur, P.S:Shirajdikhan, Dist: Munshigonj
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>Begum Shirin</b>
(iii) Father's name	:	<b>Sheikh Latif</b>
(iv) GB member's info	:	Branch: Imaqmganj, Centre # 01\ (Female), Member ID: 1423/2, Group No: 03 Member since:07-05-1989(7 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000, 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

## ***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	:	17 years experience in running business. He 9 has training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-512283
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shreenagar Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Begum Shirin** joined Grameen Bank since 07 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>Shahjadi Furniture</b>
Location	:	Nimtala Bazar
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 21ft= 630 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Betel leaf item .</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Hasnabad</li> <li>▪Agreed grace period is 3 months.</li> </ul>

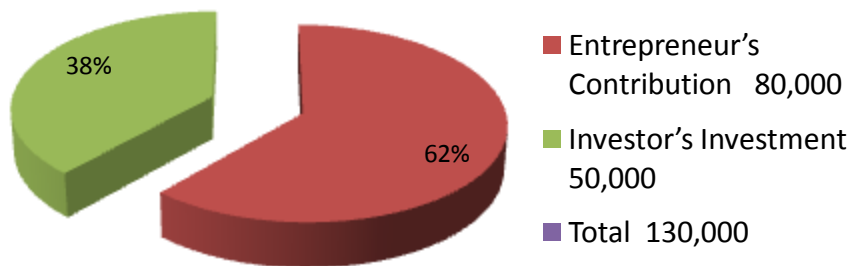
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Item	2500	75,000	9,00,000
<b>Total Sales (A)</b>	2500	75,000	9,00,000
<b>Less. Variable Expense</b>			
Electric Item	2125	63750	765000
<b>Total variable Expense (B)</b>	2125	63750	765000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11250</b>	<b>135000</b>
<b>Less. Fixed Expense</b>			
Rent		2200	26400
Electric Bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile		200	2400
<b>Total fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>
<b>Net Profit (E) [C-D]</b>		<b>3050</b>	<b>36600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Box khat	02	22000	45000	01	22000	22,000	67000
Semi box Khat	01	15000	15000				15000
Security			20000				20000
Dressing Table				01	12000	12000	12000
Others						16000	16000
<b>Total</b>	<b>3</b>		<b>80000</b>	<b>195</b>		<b>50000</b>	<b>130000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Furniture Item	3500	105000	1260000	1323000	1389150
<b>Total Sales (A)</b>	3500	105000	1260000	1323000	1389150
<b>Less. Variable Expense</b>					
Furniture Item	2975	89250	1071000	1124550	1180778
<b>Total variable Expense (B)</b>	2975	89250	1071000	1124550	1180778
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208372</b>
<b>Less. Fixed Expense</b>					
Rent		2200	26400	27720	29106
Electric Bill		300	3600	3780	3969
Transportation		800	9600	10080	10584
Salary (self)		5000	60000	63000	66150
Entertainment		300	3600	3780	3969
Mobile		500	6000	6300	6615
<b>Total fixed Expenses</b>		<b>9100</b>	<b>109200</b>	<b>114660</b>	<b>120393</b>
<b>Net Profit (E) [C-D]</b>		<b>6650</b>	<b>79800</b>	<b>83790</b>	<b>87979</b>
<b>Investment Required</b>			<b>200000</b>	<b>200000</b>	<b>200000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,800	83790	87979
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59800	123590
	<b>Total Cash Inflow</b>	<b>129800</b>	<b>143590</b>	<b>211569</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)	20,000	20,000	20,000
	<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>59,800</b>	<b>1,23,590</b>	<b>1,91,569</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :17 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

বিস্মিল্লাহির রাহমানির রাহিম

# শাহাজাদী ফার্নিচার

খানে আধুনিক ডিজাইনের ফার্নিচার বিক্রয় করা হয় এবং অর্ডার সরবরাহ করা হয়।

নিমতলা সিরাজদিখান রোড, সিরাজদিখান, মুন্সিগঞ্জ।

ফোন নং  
০১৭১৫-০







# শাহজাদী ফারিচার

একটি আধুনিক ডিজাইনে কনক্রিট বিক্রয় করা হয় এবং অতিরিক্ত সুরক্ষা দেয়।  
উচ্চমানের গুণমানের সাথে, উচ্চমানের, গুণমানের।

## ফোনচার

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# FAMILY PICTURE

