

Proposed NU Business Name: **EMRAN FURNITHUARE MART**



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	EMRAN HOSSAIN
Age	:	01-01-1994 (23 Years)
Education, till to date	:	Seven
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers,03 Sisters
Address	:	Vill: Dharpur, P.O: Silonyia bazar, 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	:	LATIFA BEGUM
(iii) Father's name	:	LETE:SHAJAHAN
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 07(Female), Member ID: 5923/2, Group No: 04 Member since: 25/02/2000 (17Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 8125
(v) Who pays GB loan installment	:	Mother
(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	:	0years experience in running business. 0 Years in own business. He has 0years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827604044
Family's Contact No.	:	01795799804
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATIFA BEGUM joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

Business Name	:	EMRAN FURNITHUARE MART
Location	:	Gogariya road, Silonyia bazar, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 2,95,000/-
Financing	:	Self BDT 235000/-(from existing business) 80% Required Investment BDT 60,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 03 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Barihat&Bashurhat▪Agreed grace period is 3 months.

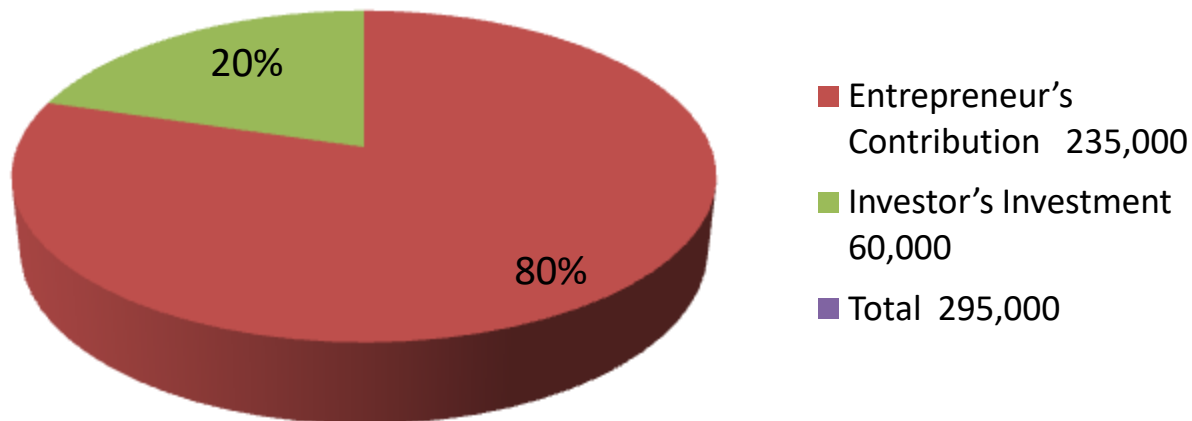
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
furniture item	2800	84000	1008000
Total Variable exp. (B)	2800	84000	1008000
Contribution Margin CM [C= (A-B)	1200	36000	432000
less fixed exp.			
Rent		1000	12000
Electricity bill		400	4800
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		150	1800
Gird		30	360
Generator		150	1800
Mobile bill		400	4800
total fixed cost (D)		24130	289560
Nit profit		11870	142440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kat	5	25000	125000	0	0	0	125000
Sofa set	1	30000	30000	0	0	0	30000
Alan	2	4000	8000	0	0	0	8000
Akashi wood	0	0	50000	0	0	30,000	80,000
Gamari wood	0	0	12000	0	0	30,000	42,000
Security	0	0	10000	0	0	0	10000
Total	0	0	235000	0	0	60,000	295,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	5950	178500	2142000	2249100	2361555
Total Sales (A)	5950	178500	2142000	2249100	2361555
less variable Expenses					
furniture item	4165	124950	1499400	1574370	1653088.5
Total variable Expenses (B)	4165	124950	1499400	1574370	1653088.5
Contribution Margin (CM)= (A-B)	1785	53550	642600	674730	708466.5
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		600	7200	7400	7600
Transportation		2200	26400	26600	26800
Salary (self)		5000	60000	60000	60000
Salary(staff)		20000	240000	240000	240000
Entertainment		150	1800	1800	1800
Gird		30	360	360	360
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		29830	357960	358560	359160
Net Profit (E) (C-D)		23720	284640	316170	349306.5
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	284640	316170	349306.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		260,640	552,810
	Total Cash Inflow	344,640	576,810	902,117
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	260,640	552,810	878,117

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

