

Proposed NU Business Name: MIZENUR RAHAMAN FURNITUCR MART



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIZANUR RAHMAN
Age	:	11-07-1990 (26 Years)
Education, till to date	:	Seven
Marital status	:	Unmarried
Children	:	nil
No. of siblings:	:	04 Brothers
Address	:	Vill:Alampur, P.O: Silonyia 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	:	ROWSONARA
(iii) Father's name	:	ABDUL OHAB
(iv) GB member's info	:	Branch:Joyloskor , Dagonvuiyan, Centre # 21(Female), Member ID: 3223Group No: 03 Member since: 2002-2010 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: Nil, Outstanding loan: Nil
(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	:	09years experience in running business. 06 years is won business. He has03year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836787034
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

ROWSONARA 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

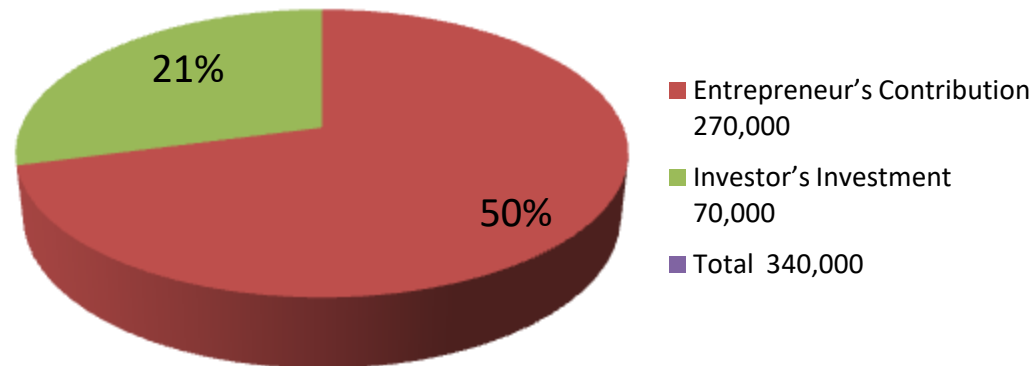
Proposed Nobin Udyokta Business Info

Business Name	:	MIZANUR RAHAMAN FURNITUCR MART
Location	:	Main road ,Silonyia Bazar, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 340000/-
Financing	:	Self BDT 270000/-(from existing business) 79% Required Investment BDT 70000/-(as equity) 21%
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 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonvuiyan, feni▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
furniture item	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		3000	36000
Electricity bill		1400	16800
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		13000	156000
Entertainment		300	3600
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		23700	284400
Nit profit		6300	75600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kat	4	30000	120000	0	0	70000	190000
wood	2	35000	70000	0	0	0	70000
Security	0	0	70000	0	0		70000
Security	0	0	10000	0	0	0	10,000
Total			270000			70,000	340,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	6950	208500	2502000	2627100	2758455
Total Sales (A)	6950	189000	2268000	2381400	2500470
less variable Expenses					
furniture item	5560	166800	2001600	2101680	2206764
Total variable Expenses (B)	5560	166800	2001600	2101680	2206764
Contribution Margin (CM)= (A-B)	1390	41700	500400	525420	551691
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1600	19200	19400	19600
Transportation		600	7200	7400	7600
Salary (self)		5000	60000	60000	60000
Salary(staff)		18000	216000	216000	216000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		600	7200	7400	7600
Total Fixed Cost		29100	349200	349800	350400
Net Profit (E) (C-D)		12600	151200	175620	201291
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	151200	175620	201291
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		123,200	270,820
	Total Cash Inflow	221,200	298,820	472,111
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	123,200	270,820	444,111

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 09 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

