

# Proposed NU Business Name: **HAWLADER FURNITURE MART**



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Project verified by: Md.Samsul Arefin



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

Name	:	<b>JALAL HAWLADER</b>
Age	:	10-12-1983(33Years)
Education, till to date	:	Class iv
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	04 Brothers 02 sisters
Address	:	Vill: Dakatiya para, P.O ;Tol Basail,P.S: Sirajdikhan, 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>AMINA KHATUN</b>
(iii) Father's name	:	<b>MD OMOR FARUK</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 20 (Female), Member ID: 2581, Group No: 04 Member since: 03-12-1999(10 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	20 years of business experience. 09 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-027704
Family's Contact No.	:	01798-869443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMINA KHATUN** joined Grameen Bank since 10 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAWLADER FURNITURE MART</b>
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 535,000/-
Financing	:	Self BDT 465,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 25,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; box bed, sofa set, weal drop etc.</li> <li>▪Average 30% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

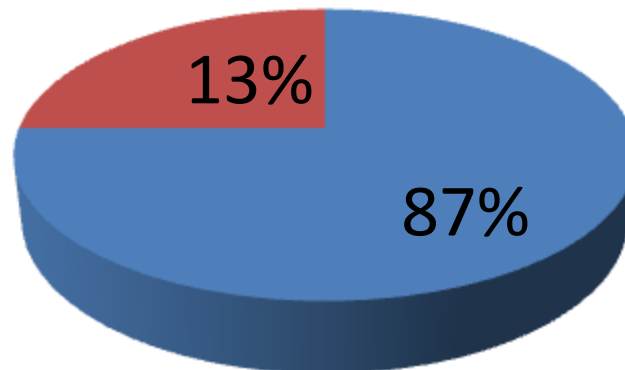
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
box bed, sofa set, weal drop etc.	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	3,200	96,000	1,152,000
<b>Less. Variable Expense</b>			
box bed, sofa set, weal drop etc.	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Gird		100	1,200
Generator		150	1,800
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>22,050</b>	<b>264,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,750</b>	<b>81,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	03	25000	75000		02	25000	50000	125,000
Sami box bed	03	20000	60000		01	20000	20000	80,000
Dining table	01	15000	15000					15000
Dassin table	02	10000	10000					10000
Sofa set	01	15000	15000					15000
door	05	20000	100000					100000
Wall sukes	02	20000	40000					40000
security			150000					150,000
<b>Total</b>			<b>465,000</b>				<b>70,000</b>	<b>535,000</b>

## Source of Finance

■ Entrepreneur's contibution 465,000 ■ Investor's Investment 70,0000 ■ Total 535,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
box bed, sofa set, weal drop etc.	3,800	114,000	1,368,000	1,436,400	1,508,220
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>1,436,400</b>	<b>1,508,220</b>
<b>Less. Variable Expense</b>					
box bed, sofa set, weal drop etc.	2,660	79,800	957,600	1,005,480	1,055,754
<b>Total variable Expense (B)</b>	<b>2,660</b>	<b>79,800</b>	<b>957,600</b>	<b>1,005,480</b>	<b>1,055,754</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,140</b>	<b>34,200</b>	<b>410,400</b>	<b>430,920</b>	<b>452,466</b>
<b>Less. Fixed Expense</b>					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		150	1,800	1,890	1,985
Mobaile bill		200	2,400	2,520	2,646
<b>Total Fixed Cost</b>		<b>22,050</b>	<b>264,600</b>	<b>265,770</b>	<b>266,999</b>
<b>Net Profit (E) [C-D)</b>		<b>12,150</b>	<b>145,800</b>	<b>165,150</b>	<b>185,468</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>145,800</b>	<b>165,150</b>	<b>185,468</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		117,800	254,950
	<b>Total Cash Inflow</b>	<b>215,800</b>	<b>282,950</b>	<b>440,418</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,800</b>	<b>254,950</b>	<b>412,418</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill : 20 Years  
Own Business :09  
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











# হাওলাদার ফার্নিচার মার্গ

এখানে বিভিন্ন ধরনের ফার্নিচার মার্গের সর্বোত্তম মানের ওয়াল্টো বিক্রি করা হয়।





