

# Proposed NU Business Name: **SAMIYA FURNITURE AND NAKSHA GAR**



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

Name	:	<b>MD SHAMIM</b>
Age	:	12-01-1994(23 Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill: Loha kholaP.O ;Tol basaelP.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>PIYARA BEGUM</b>
(iii) Father's name	:	<b>MOTAHAR KHAN</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 25 (Female), Member ID: 7126/1, Group No: 10 Member since: 20-05-2008(09 Years) First loan: BDT 5,000/- 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	:	08 years of business experience. : 08 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.	:	01788-766633
Family's Contact No.	:	01910-070092
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PIYARA BEGUM** joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIYA FURNITURE AND NAKSHA GAR</b>
Location	:	Sirajdikhan bazar,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 380,000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 12 ft= 300 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; box bed, sukes, dasin table etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing three employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Balasur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

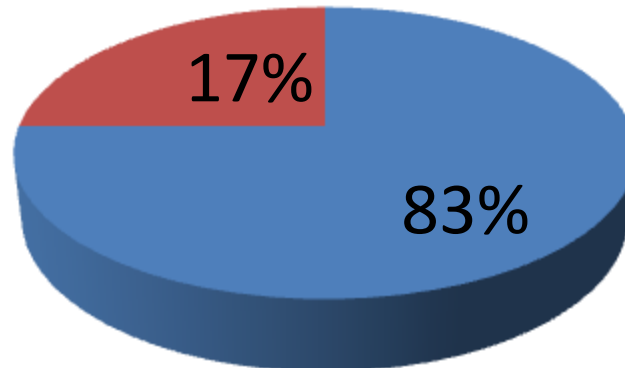
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
box bed, sukes, dasin table etc.	5,200	156,000	1,872,000
<b>Total Sales (A)</b>	5,200	156,000	1,872,000
<b>Less. Variable Expense</b>			
box bed, sukes, dasin table etc.	4,160	124,800	1,497,600
<b>Total variable Expense (B)</b>	<b>4,160</b>	<b>124,800</b>	<b>1,497,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1040</b>	<b>31,200</b>	<b>374,400</b>
<b>Less. Fixed Expense</b>			
Rent		3,500	42,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		150	1,800
Gird		200	2,400
Generator		200	2,400
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>25,550</b>	<b>306,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,650</b>	<b>67,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Dassin table	02	20000	40000		02	20000	40000	80,000
Wad drop	02	25000	50000		02	20000	40000	90,000
Sukes	04	15000	60000					60,000
Box bed	02	30000	60000					60,000
Sami box bed	02	35000	70000					70,000
security			100000					100,000
<b>Total</b>			<b>380,000</b>				<b>80,000</b>	<b>460,000</b>

## Source of Finance

■ Entrepreneur's contibution 380,000  
 ■ Investor's Investment 80,000  
 ■ Total 460,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
box bed, sukes, dasin table etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Less. Variable Expense</b>					
box bed, sukes, dasin table etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		150	1,800	1,890	1,985
Gird		200	2,400	2,400	2,400
Generator		200	2,400	2,520	2,646
Mobaile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>25,550</b>	<b>306,600</b>	<b>307,710</b>	<b>308,876</b>
<b>Net Profit (E) [C-D]</b>		<b>10,450</b>	<b>125,400</b>	<b>145,890</b>	<b>167,405</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</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	80,000		
1.2	Net Profit	<b>125,400</b>	<b>145,890</b>	<b>167,405</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		93,400	207,290
	<b>Total Cash Inflow</b>	<b>205,400</b>	<b>239,290</b>	<b>374,695</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>93,400</b>	<b>207,290</b>	<b>342,695</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 03 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
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



Sweet  
Selfie













