

## Proposed NU Business Name: **MA FURNITURE**



Project identification and prepared by: Md. Obaidullah,  
Bogra Sadar Unit, Bogra.

Project verified by: Md. Mozaharul Islam



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

Name	:	<b>MD. SAPON MIA</b>
Age	:	18-04-1992 (24 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers,01 Daughters.
Address	:	Vill:Gokul P.O: Gokul, P.S: Bogra shadar Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Father's name	:	<b>MST. BEDANA</b>
(iii) Houseband's name	:	<b>MD. DILBOR</b>
(iv) GB member's info	:	Branch: Gokul,Bogra, Centre # 38 (Female), Member ID: 9784, Group No: 06 Member since: 26-10-2011. (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: Nill
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01734-279028
Mother's Contact No.	:	017776-878129
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST BEDANA** joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name

: **MA FURNITURE**

Location

: T.T.C Carbala ,Bogra shadar,Bogra.

Total Investment in BDT

: BDT 5,35,000/-

Financing

: Self BDT 4,55,000/-(from existing business) 85%  
Required Investment BDT 80,000/-(as equity) 15%

Present salary/drawings  
from business (estimates)

: BDT 5,000/-

Proposed Salary

: BDT 5,000/-

Size of shop

: 20 ft x 20 ft= 400 square ft

Implementation

- :
- The business is planned to be scaled up by investment in existing goods like; Furniture product sales.
  - The business is operating by entrepreneur. Existing no employee.
  - One will be appointed in the future.
  - Collects goods from
  - Agreed grace period is 3 months.

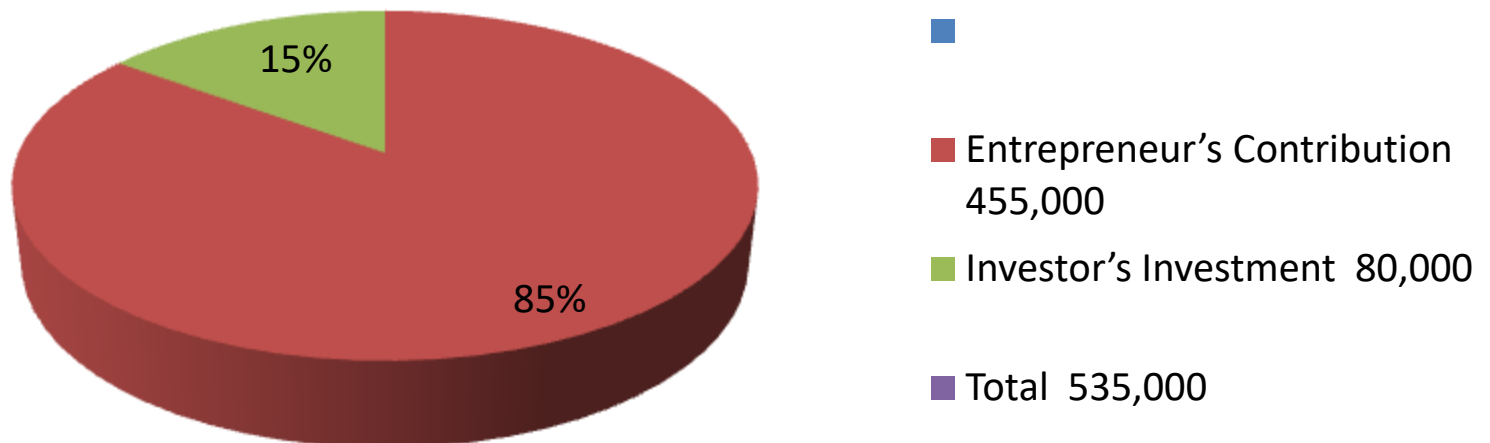
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture sales.	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Furniture sales.	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Fixed Expense</b>			
House rant		5,000	60,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		20,000	240,000
Entertainment		500	6,000
Guard		200	2,400
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>32,000</b>	<b>384,000</b>
<b>Net Profit (E) [C-D]</b>		<b>73,000</b>	<b>876,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat	6	25000	150,000	0	100,000	0	150,000
Sucase	3	20000	60,000	0	6	0	60,000
Sofa	2	25000	50,000	0	1950	0	50,000
<b>Chair</b>	1	25000	25,000	0	1000	0	25,000
Dessing Table	2	15000	30,000	0	1250	0	30,000
Korai Wood	50	2000	100,000	0	0	0	100,000
Kathal wood	0	0	0	20	2400	48,000	48,000
Mehgoni wood	0	200	0	30	1,000	30,000	30,000
Others	0	200	0	1	2000	2,000	2,000
Security	1	40000	40,000	0	1250	0	40,000
	<b>0</b>	<b>0</b>	<b>455,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>535,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Furniture sales.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Furniture sales.	1,800	54,000	648,000	680,400	714,420
<b>Total variable Expense (B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
<b>Less. Fixed Expense</b>					
House rant		5000	60,000	60,000	60,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		24000	288,000	288,000	288,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		0	0	0	-
Mobile Bill		500	6,000	6,000	6,000
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>36,200</b>	<b>434,400</b>	<b>434,400</b>	<b>434,400</b>
<b>Net Profit (E) [C-D]</b>		<b>89,800</b>	<b>1,077,600</b>	<b>1,153,200</b>	<b>1,232,580</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,077,600	1,153,200	1,232,580
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,045,600	2,166,800
	<b>Total Cash Inflow</b>	<b>1,157,600</b>	<b>2,198,800</b>	<b>3,399,380</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
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>1,045,600</b>	<b>2,166,800</b>	<b>3,367,380</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:05  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;T.T.C Carbala,Bogra shadar,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

