

Proposed NU Business Name: **MAER DOYA FARNITURE**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL MIAH
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class iv
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Mandra , P.O ;Vaggokul, P.S: Sreenagar, Dist: Munshigong
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RASEDA BEGUM
(iii) Father's name	:	DEATH ; KORIM MIAH
(iv) GB member's info	:	Branch: vggokul, Centre # 14 (Female), Member ID: 2954, Group No: 07 Member since: 03-03-1990(09Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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.	:	01716-774883
Family's Contact No.	:	01787-582001
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASEDA 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	:	MAER DOYA FARNITURE
Location	:	Vaggokul bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 325,000/-
Financing	:	Self BDT 255,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity)22%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Almirah, box bed,sukes etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪The shop is rented.▪Collects goods from vaggokul,sreenagar,munshigonj.▪Agreed grace period is 3 months.

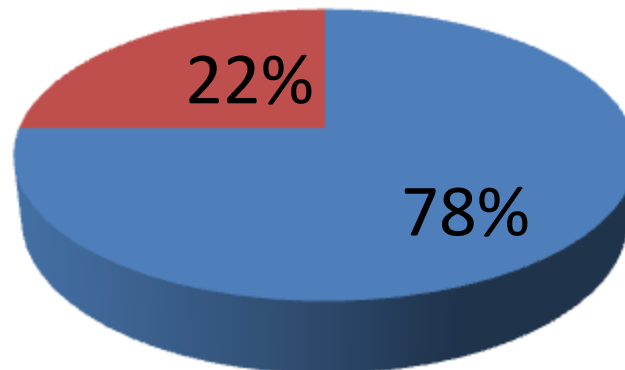
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Almirah,box bed,sukes etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Almirah,box bed,sukes etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000
Less. Fixed Expense			
Rent		1,800	21,600
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		10,000	120,000
Generator		150	1,800
Gird		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		18,350	220,200
Net Profit (E) [C-D)		5,650	67,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box bed	02	40,000	80,000				80,000	
Almirah	02	30,000	60,000		01	30,000	90,000	
Sukes	01	30,000	30,000		01	30,000	60,000	
door	07	10,000	70,000		01	10,000	80,000	
security			15,000				15,000	
Total			255,00			70,000	325,000	

Source of Finance

■ Entrepreneur's contibution 255,000 ■ Investor's Investment 70,000 ■ Total 325,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year +5%	3rd year+5%
Revenue (sales)					
Almirah,box bed,sukes etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
Total Sales (A)	4,800	144,000	1,728,000	1,814,400	1,905,120
Less. Variable Expense					
Almirah,box bed,sukes etc.	3,840	115,200	1,382,400	1,451,520	1,524,096
Total variable Expense (B)	3,840	115,200	1,382,400	1,451,520	1,524,096
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		300	3,600	3,700	3,800
Transportation		500	6,000	6,200	6,300
Mobile Bill		200	2,400	2,500	2,600
Entertainment		200	2,400	2,500	2,600
Salary (sttaf)		10,000	120,000	120,000	120,000
Gird		200	1,800	1,800	1,800
Generator		150	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		18,350	220,200	220,700	221,100
Net Profit (E) [C-D)		10,450	125,400	142,180	159,924
Investment Payback			28,000	28,000	28,000

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

Sl #	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	125,400	142,180	159,924
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,400	211,580
	Total Cash Inflow	195,400	239,580	371,504
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	97,400	211,580	343,504

SWOT ANALYSIS

STRENGTH

Employment:02 Self: 01 Family:0 Others:0
Experience & Skill : 08Years
Own Business :08
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





















ব্যবসায়ের লাহিক

বুধলা প্রতিষ্ঠান

ভাঙ্গা, উপজেলা : শ্রীমঙ্গল

FAMILY PICTURE