

Proposed NU Business Name: **BABA MAR DOA FURNITURE**



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Project verified by: Md. Mozaharul islam Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAHIN ALAM
Age	:	10-04-1991 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sisters 2 Brother
Address	:	Vill: Uttar charpara, P.O: Charpara, P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Shahana Begum
(iii) Father's name	:	Md Saheb Ali
(iv) GB member's info	:	Branch: Hat koramja, Sonatala, Centre # 04 (Female), Member ID: 1261, Group No: 15 Member since: 19-04-2009(08 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 59,000/-, Outstanding loan: BDT 42,544
(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	:	03 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.	:	01745-767406
Mother's Contact No.	:	01733-004587
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Shahana Begum joined Grameen Bank since 08 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	:	BABA MAR DOA FURNITURE
Location	:	Charpara,Sonatala, Bogra.
Total Investment in BDT	:	BDT1 49,500/-
Financing	:	Self BDT 99,500/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; English khat,Rain tree khat,Mehogoni khat etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Local Market, Bogra▪Agreed grace period is 3 months.

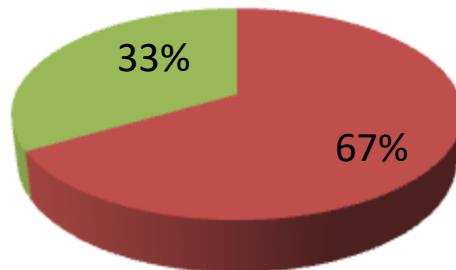
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture items	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Furniture items	840	25,200	302,400
Total variable Expense (B)	840	25,200	302,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
House rant		250	3,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
English bed	1	6000	6,000	30	800	24,000	30,000
Rain tree	42	1200	50,400	20	600	12,000	62,400
Mehogoni	10	1600	16,000	30	300	9,000	25,000
Rice Machin	1	5500	5,500	0	0	0	5,500
Others	1	1600	1,600	1	5000	5,000	6,600
Security	1	20000	20,000	0	0	0	20,000
Total	56		99,500	1	6,700	50,000	149,500

Source of Finance



- Entrepreneur's Contribution 99,500
- Investor's Investment 50,000
- Total 149,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture items	1,700	51,000	612,000	642,600	674,730
Total Sales (A)	1,700	51,000	612,000	642,600	674,730
Less. Variable Expense					
Furniture items	1,170	35,100	421,200	442,260	464,373
Total variable Expense (B)	1,170	35,100	421,200	442,260	464,373
Contribution Margin (CM) [C=(A-B)]	530	15,900	190,800	200,340	210,357
Less. Fixed Expense					
House rant		250	3,000	3,000	3,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		9,900	118,800	128,340	138,357
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118,800	128,340	138,357
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		78,800	167,140
	Total Cash Inflow	168,800	207,140	305,497
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	98,800	187,140	285,497

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:
Experience & Skill : 03 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charpara,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















Family picture



