

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



Project identification and prepared by: Md Sujon hossain ,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARUK
Age	:	03-06-1986(31 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01sister
Address	:	Vill: Banihabari, P.O : koraleha , P.S: modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AJUPHA BEGUM
(iii) Father's name	:	MD. MUQBOOL HOSSAIN
(iv) GB member's info	:	Branch: Sandanpur, Centre # 05 (male), Member ID: 1089, Group No: 01 Member since: 13-02-2013(05Years) First loan: 20,000 taka. Existing loan: 25,000 taka Outstanding loan: 23,900 taka.
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	07 years experience in running business. He has training 01 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-464559
Mother's Contact No.	:	01799-305344
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AJUPHA BEGUM joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

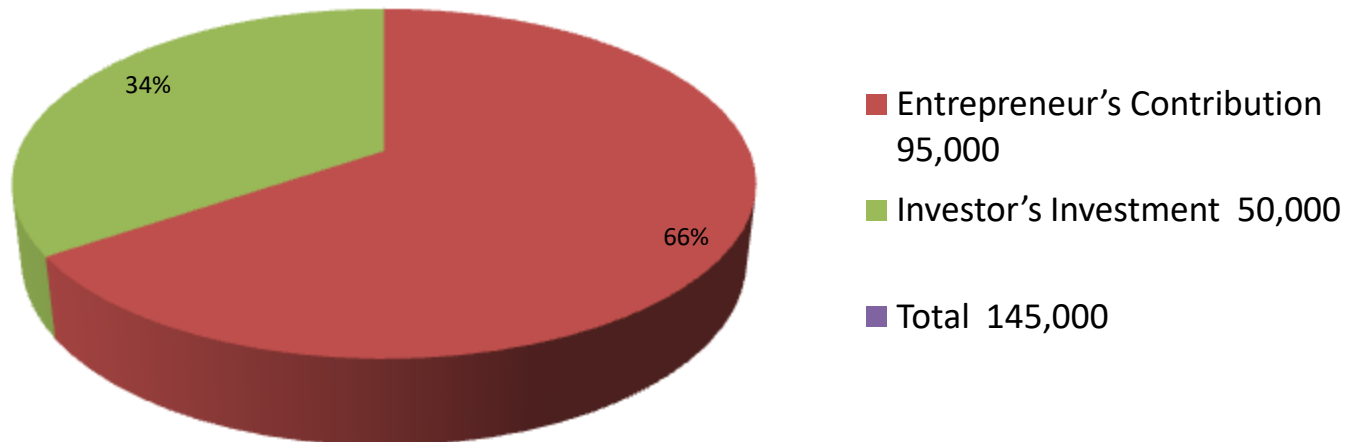
Business Name	:	MA FURNITURE MAT
Location	:	Banni bari koraleha bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :145,000/-
Financing	:	Self BDT 95,000 (from existing business) 66% Required Investment BDT 50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	33ft x 10ft= 330square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wood,vanbody,sokej,alamari,khat,sitebox etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Banihabari.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
sokech,khat,table,alana,vanbody,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
sokech,khat,table,alana,vanbody,others	2250	67500	810000
Total Variable Expense	2250	67500	810000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		150	1800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		17250	207000
Net Profit (E)= [C-D]		5250	63000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
cirai wood			20,000			25,000	45,000
sokech	1	14,000	14,000				14,000
khat	1	24,000	24,000			0	24,000
table	1	1,500	1,500			0	1,500
vanbody	1	1,800	1,800			0	1,800
alana	2	1,200	2,400			0	2,400
others			1,300			0	1,300
segun wood						15,000	15,000
kathal wood						10,000	10,000
security			30,000			0	30,000
Total	6	42500	95,000	0	0	50,000	145,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
sokech,khat,table,alana,vanbody,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
sokech,khat,table,alana,vanbody,others	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		150	1800	2100	2400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17250	207000	207580	208169
Net Profit (E)= [C-D]		12750	153000	160650	168683
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	153,000	160650	168683
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133000	273650
	Total Cash Inflow	203,000	293,650	442,333
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	133,000	273,650	422,333

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 14Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Bannibari koraleha
bazar,modhupur, Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

