

MARUF MAHIM FURNITURE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD UZZAL HOSEN
Age	:	15-10-1986 (28 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	1 Brother
Present Address		Vill: Mosajan P.O: Elenga P.S: Kalihati 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	:	Mrs. HASNA BEGUM
(iii) Father's name	:	LATE. KASHEM ALI
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 43 (Female), Member ID: 8507, Group No: 05 Member since: 13-02-2005 (09 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-860429
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Hasna Begum is a member of Grameen Bank since 09 years. At first he took 5,000 taka loan from Grameen Bank. Mrs. Hasna Begum gradually took loan from GB. Utilize loan in in cow rearing. She also purchase a land, made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	MARUF, MAHIM FURNITURE
Location	:	Elenga bazar, Tangail
Total Investment in BDT	:	3,15,000 taka
Financing	:	Self BDT 1,65,000 (from existing business) 52% Required Investment BDT 1,50,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Wood furniture like; Bedstead, Almirah, Showcase, Sofa, Dining Table, Dressing Table, Chair, Table, Wear drop etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪The shop is rented.▪Collects wood from Modhupur, Elenga.▪Agreed grace period is 4 months.

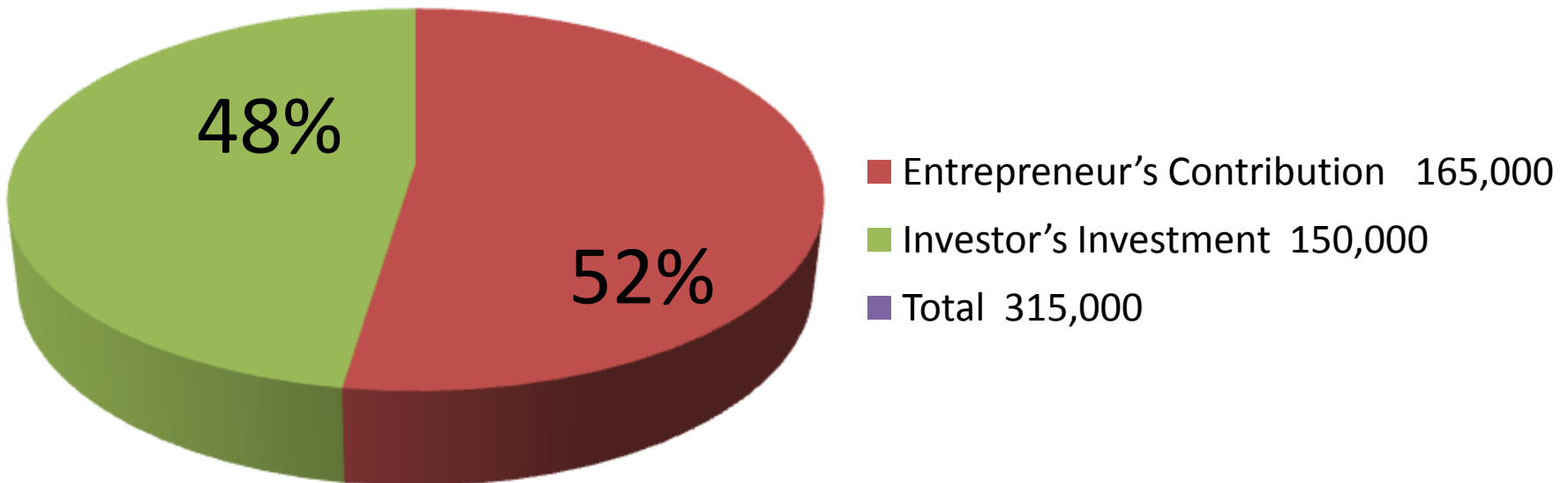
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	5,850	175,500	2,106,000
Total Sales (A)	5,850	175,500	2,106,000
Less. Variable Expense			
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		250	3,000
Transportation		3,000	36,000
Mobile bill		250	3,000
Entertainment		300	3,600
Salary (staff)		20,500	246,000
Salary (self)		6,000	72,000
Total fixed Cost (D)		31,900	382,800
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa, Dining Table, Bed-stead	1,10,000	-	1,10,000
Wear drop, Almirah, Chair, Dressing table	40,000	-	40,000
Wood	-	1,25,000	1,25,000
Color	15,000	25,000	40,000
Total	1,65,000	1,50,000	3,15,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	7,800	234,000	2,808,000	2,892,240	2,979,007
Total Sales (A)	7,800	234,000	2,808,000	2,892,240	2,979,007
Less. Variable Expense					
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	6,000	180,000	2,160,000	2,224,800	2,291,544
Total variable Expense (B)	6,000	180,000	2,160,000	2,224,800	2,291,544
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000	667,440	687,463
Less. Fixed Expense					
Rent		1,600	19,200	19,200	19,200
Electricity Bill		300	3,600	4,000	4,100
Transportation		4,000	48,000	49,000	50,000
Mobile bill & SMS Monitoring		350	4,200	4,500	4,600
Entertainment		400	4,800	5,000	5,100
Salary (staff)		22,500	270,000	272,000	275,000
Salary (self)		7,000	84,000	84,000	84,000
Total Fixed Cost		36,150	433,800	437,700	442,000
Net Profit (E) [C-D]		17,850	214,200	229,740	245,463
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	214,200	229,740	245,463
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,200	323,940
	Total Cash Inflow	364,200	383,940	569,403
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	154,200	323,940	509,403

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 10 Years
Quality Furniture;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











FAMILY PICTURE

