

Proposed NU Business Name: **M/S MAA FURNITURE**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TAHMID MONDOL
Age	:	08-08-1982(33 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 2 Brothers
Address	:	Vill: Vali, P.O: Dupchachia, P.S: Dupchachia, 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	:	MST. SAHARA
(iii) Father's name	:	MD. ABDUS SAMAD
(iv) GB member's info	:	Branch: Birkedar, kahalu; Centre # 53(Female), Member ID: 3162/1, Group No: 03 Member since: 17-13-1991 (13Years) First loan: BDT -3000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: NIL
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-100056
Mother's Contact No.	:	01767-310494
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHARA joined Grameen Bank since 13 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAA FURNITURE
Location	:	Dhaperhat, west side, dupchachia
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 215,000/-(from existing business) 68% Required Investment BDT 100,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	BDT 10000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 10 employees.▪After getting equity fund 2 employee will be appointed.▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

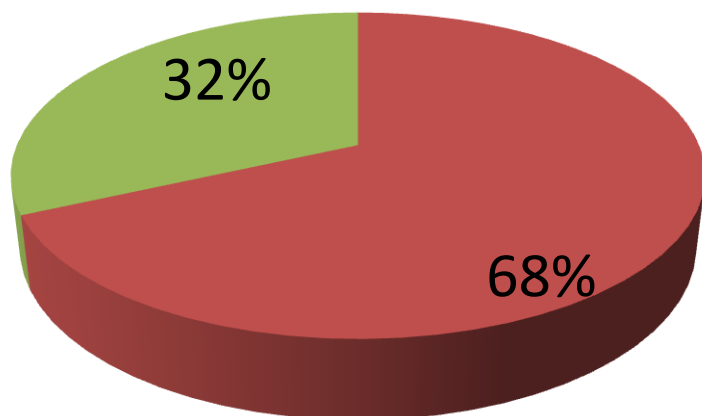
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	145,000	1,740,000
Total Sales (A)	145,000	1,740,000
Less. Variable Expense		
Wood Furniture	87,000	1,044,000
Total variable Expense (B)	87,000	1,044,000
Contribution Margin (CM) [C=(A-B)]	58,000	696,000
Less. Fixed Expense		
Rent	1,200	14,400
Electricity Bill	100	1,200
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	2,500	30,000
salary (staff)	40,000	480,000
Entertainment	300	3,600
Total fixed Cost (D)	49,500	594,000
Net Profit (E) [C-D]	8,500	102,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot (20 x7000)	140,000	0	140,000
Wood (150 x500)	75,000	0	75,000
Mehegoni Wood (25 x 2000)	0	50,000	50,000
Koroi Wood (100 x 500)	0	50,000	50,000
Total	215,000	100,000	315,000

Source of Finance



■ Entrepreneur's Contribution 215,000

■ Investor's Investment 100,000

■ Total 315,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Wood Furniture	205,000	2,460,000	2,583,000
Total Sales (A)	205,000	2,460,000	2,583,000
Less. Variable Expense			
Wood Furniture	123,000	1,476,000	1,549,800
Total variable Expense (B)	123,000	1,476,000	1,549,800
Contribution Margin (CM) [C=(A-B)]	82,000	984,000	1,033,200
Less. Fixed Expense			
Rent	1,200	14,400	14,400
Electricity Bill	100	1,200	1,500
Mobile Bill	500	6,000	7,000
Salary (self)	5,000	60,000	60,000
Transportation	3,500	42,000	46,000
salary (staff)	55,000	660,000	660,000
Entertainment	300	3,600	4,000
Total Fixed Cost	65,600	787,200	792,900
Net Profit (E) [C-D]	16,400	196,800	240,300
Investment Payback		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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	196,800	240,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		136,800
	Total Cash Inflow	296,800	377,100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	136,800	317,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 12
Experience & Skill : 12 Years
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

















FAMILY PICTURE

