

Proposed NU Business Name: MA FURNITURE MART



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Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Md RAJU AHMED |
| Age | : | 10-10-1995 (21 Years) |
| Education, till to date | : | Class VIII |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 02 Brothers and 01 Sister |
| Address | : | Vill: Imanganj P.O: Damkurahat P.S: Godagari , Dist: Rajshahi |
| 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 CHOBI BEGUM |
| (iii) Father's name | : | MD MOAJJEM ALI |
| (iv) GB member's info | : | Branch : Hat Damkura , Centre: 05 (Female), Member ID: 1217, Group No: 04 Member since: 2007-2016 (09 Years) First loan: BDT 5000 |
| Further Information: | | Existing loan: BDT 60000 Outstanding loan: 56040 |
| (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.) | : | |
| Business Experiences and Training Info | : | 07 years experience in running business. 02 Years in own business. He has 01 Year training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01761-590222 |
| Family's Contact No. | : | 01784-038400 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST CHOBI BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MA FURNITURE MART |
| Location | : | Hatdamkura |
| Total Investment in BDT | : | BDT 1,40,000/- |
| Financing | : | Self BDT 90000/- (from existing business) 64% Required Investment BDT 50000/- (as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 14 ft x 12 ft= 168 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Wooden furniture tc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months. |

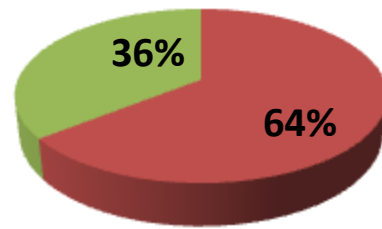
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| Wooden furniture | 2900 | 87000 | 1044000 |
| Total Sales (A) | 2900 | 87000 | 1044000 |
| Less Variable Expense | | | |
| Wooden furniture | 1750 | 52500 | 630000 |
| Total variable Expense (B) | 1,750 | 52500 | 630000 |
| Contribution Margin (CM) [C=(A-B)] | 750 | 22500 | 270000 |
| Less Variable Expense | | | |
| Rent | | 800 | 9600 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 6000 | 72000 |
| Guard | | 100 | 1200 |
| Generator | | 500 | 6000 |
| Bank charge | | 100 | 1200 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 14,000 | 168000 |
| Net Profit (E)= [C-D] | | 8,500 | 102000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Mehagani | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Shishu | 1 | 10000 | 10,000 | 0 | 0 | 0 | 10,000 |
| Korai | 1 | 15000 | 15,000 | 0 | 0 | 0 | 15,000 |
| Nim | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Mango | 1 | 15000 | 15,000 | 0 | 0 | 0 | 15,000 |
| Wood | 0 | 0 | 0 | 1 | 50000 | 50,000 | 50,000 |
| Security | 1 | 10000 | 10,000 | 0 | 0 | 0 | 10,000 |
| Total | 6 | 0 | 90,000 | 1 | 0 | 50,000 | 140,000 |

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Wooden furniture | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| Total Sales (A) | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| Less Variable Expense | | | | | |
| Wooden furniture | 2450 | 73500 | 882000 | 926100 | 972405 |
| Total variable Expense (B) | 2,450 | 73500 | 882000 | 926100 | 972405 |
| Contribution Margin (CM) [C=(A-B) | 1,050 | 31500 | 378000 | 396900 | 416745 |
| Less Variable Expense | | | | | |
| Rent | | 800 | 9600 | 9,600 | 9600 |
| Electricity bill | | 800 | 9600 | 10100 | 10600 |
| Transportation | | 800 | 9600 | 10,100 | 10600 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 6000 | 72000 | 72000 | 72000 |
| Guard | | 100 | 1200 | 1200 | 1200 |
| Generator | | 500 | 6000 | 6000 | 6000 |
| Bank charge | | 100 | 1200 | 1200 | 1200 |
| Mobile bill | | 600 | 7200 | 7300 | 7400 |
| Total fixed cost (D) | | 14,700 | 169,200 | 170,300 | 171400 |
| Net Profit (E)= [C-D] | | 16800 | 201600 | 226,600 | 245345 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SR# | 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 | 201,600 | 226,600 | 245345 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 181,600 | 388200 |
| | Total Cash Inflow | 251600 | 408200 | 633545 |
| 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 | 20000 | 20000 |
| 3 | Net Cash Surplus | 181,600 | 388200 | 613545 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

