

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



Project identification and prepared by:MDBellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SYED
Age	:	01-01-1984(23 Years)
Education, till to date	:	Class six
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 04 Sister
Address	:	Villi: Omorpur, P.O: Silonya, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURNAYHER
(iii) Father's name	:	MD ISRAFIL
(iv) GB member's info	:	Branch:Jayloskor , Centre # 08(Female), Member ID: 5161/01, Group No: 03 Member since: 25/04/1998 (19Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: 50,000
(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	:	8 years experience in running business. He has 05 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-620983
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURNAYHER joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

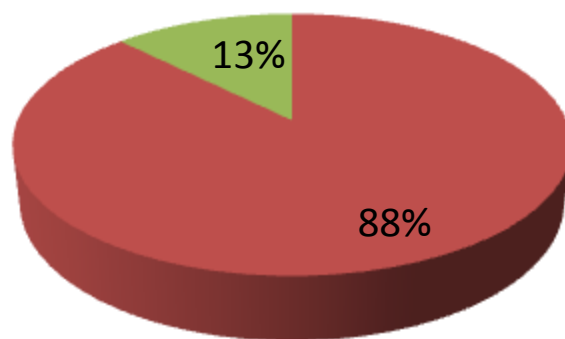
Business Name	:	MAA FURNITURE MART
Location	:	Omorpur Bazar, Dagonvuiyan
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,20,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture items etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 08 employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bari hat.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Furniture item	7000	210000	2520000
Total Sales(A)	7000	210000	2520000
Less Variable Expense (B)			
Furniture item	4900	147000	1764000
Total Variable Expense	4900	147000	1764000
Contributon Margin (CM) [C=(A-B)]	2100	63000	756000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1300	15600
Transportaion		5000	60000
Salary (Self)		5000	60000
Salary (Staff)		40000	480000
Intertainment		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		53200	638400
Net Profit (E)= [C-D]		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khat	8	20,000	160,000				160000
Shokeg	1	10,000	10,000				10000
Alana	3	3000	9,000				9000
Wear drop	1	20,000	20,000				20000
Belgaum wood	0	0	50,000			30000	80000
others	0	0	31,000				31000
Akashi wood		0	120,000			30000	150000
Security		0	20,000				20000
Total	13		420000	0		60,000	480000

Source of Finance



- Entrepreneur's Contribution
420,000
- Investor's Investment 60,000
- Total 480,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Furniture item	8700	261000	3132000	3288600	3453030
Total Sales(A)	8700	261000	3132000	3288600	3453030
Less Variable Expense (B)					
Furniture item	6090	182700	2192400	2302020	2417121
Total Variable Expense	6090	182700	2192400	2302020	2417121
Contributon Margin (CM) [C=(A-B)]	2610	78300	939600	986580	1035909
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1300	15600	15900	16200
Transportaion		5000	60000	63000	66150
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		45000	540000	540000	540000
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		58200	698400	701800	705350
Net Profit (E)= [C-D]		20100	241200	253260	265923
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	241,200	253260	265923
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		217200	446460
	Total Cash Inflow	301,200	470,460	712,383
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	217,200	446,460	688,383

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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











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