

Proposed NU Business Name: **Eva Furniture**



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Mintu Mia, |
| Age | : | 25-05-1983(34 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | married |
| Children | : | 1 Son,1Doughter |
| No. of siblings: | : | 1 Brother, 3 Sisters. |
| Address | : | Vill: Suruz poshim para, P.O:Gosay joair P.S: Tangail Sadar , Dist: Tangail. |
| Parent's and GB related Info | | <input checked="" type="checkbox"/> |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Shahida Begom |
| (iii) Father's name | : | Let. Thandu Mia |
| (iv) GB member's info | : | Branch:Suruj Tangail Centre # 29(Female), Member ID : 2383 , Group No: 02 Member since:02/04/1988(29 Years) First loan: BDT 1000 /- |
| Further Information: | | Outstanding loan:16800 |
| (v) Who pays GB loan installment | : | Brother |
| (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 4 Year training |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01724725874 |
| Family's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Shadia Begom joined Grameen 29 years ago. At first she took BDT 1000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | Eva Furniture |
| Location | : | Suruj Bazar , Tangail |
| Total Investment in BDT | : | BDT 151,000/- |
| Financing | : | Self BDT 81,000/- (from existing business 57% Required Investment BDT 60,000/- (as equity) 43 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 10 ft= 200square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ,Door,Window,Khat etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 10% gain on sales.▪The shop is rented.▪Collects goods from hiraj gonj,Alenga.▪Agreed grace period is 3 months. |

Existing Business (BDT)

BDT (TK)

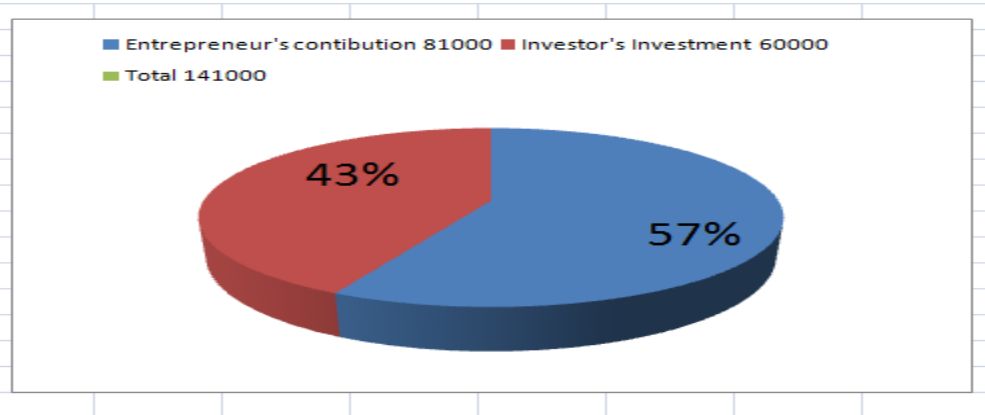
| Particular | Daily | Monthly | Yearly |
|---|----------|----------------|------------------|
| Revenue (sales) | | | |
| Door,Window,Khat etc | 0 | 150,000 | 1,800,000 |
| Total Sales (A) | 0 | 150,000 | 1,800,000 |
| Less. Variable Expense | | | |
| Door,Window,Khat etc | 0 | 135,000 | 1,620,000 |
| Total variable Expense (B) | 0 | 135,000 | 1,620,000 |
| Contribution Margin (CM) [C=(A-B)] | 0 | 15,000 | 180,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,400 | 16,800 |
| Electricity Bill | | 150 | 1,800 |
| Transportation | | 2,000 | 24,000 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 300 | 3,600 |
| Guird | | 80 | 960 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 9,230 | 110,760 |
| Net Profit (E) [C-D] | | 5,770 | 69,240 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|---------------|---------------|----------------|
| Door, | 28,000 | 10,000 | 38,000 |
| Window, | 15,000 | 10,000 | 25,000 |
| Khat | 32,000 | 20,000 | 52,000 |
| etc | 6,000 | 20,000 | 26,000 |
| Total | 81,000 | 60,000 | 141,000 |

Source of Finance

| | |
|-----------------------------------|--------|
| Entrepreneur's contribution 81000 | 81,000 |
| Investor's Investment 60000 | 60,000 |
| Total 141000 | |
| | |
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Financial Projection (BDT)

| BDT (TK) | | | | | |
|--|----------|----------------|------------------|------------------|------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
| Revenue (sales) | | | | | |
| Door,Window,Khat etc | 0 | 200,000 | 2,400,000 | 2,520,000 | 2,646,000 |
| Total Sales (A) | 0 | 200,000 | 2,400,000 | 2,520,000 | 2,646,000 |
| Less. Variable Expense | | | | | |
| Door,Window,Khat etc | 0 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Total variable Expense (B) | 0 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Contribution Margin (CM) [C=(A-B)] | 0 | 20,000 | 240,000 | 252,000 | 264,600 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,400 | 16,800 | 16,800 | 16,800 |
| Electricity Bill | | 150 | 1,800 | 1,800 | 1,800 |
| Transportation | | 2,500 | 30,000 | 30,000 | 30,000 |
| Mobile Bill | | 400 | 4,800 | 4,800 | 4,800 |
| Entertainment | | 300 | 3,600 | 3,600 | 3,600 |
| Guard | | 80 | 960 | 960 | 960 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Total Fixed Cost | | 9,830 | 117,960 | 117,960 | 117,960 |
| Net Profit (E) [C-D] | | 10,170 | 122,040 | 134,040 | 146,640 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 122,040 | 134,040 | 146,640 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 102,040 | 216,080 |
| | Total Cash Inflow | 182,040 | 236,080 | 362,720 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 80,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 102,040 | 216,080 | 342,720 |

SWOT ANALYSIS

STRENGTH

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



CMES

সিএমইএস কিশোরী কর্মসূচী

সুরঞ্জ ইউনিট

ইভা ফার্ণিচার



শ্রোঃ মোঃ মিন্টু মিয়া

এখানে যাবতীয় কার্ণের তৈরি ফার্ণিচারের
অর্ডার নেওয়া হয় এবং রেডিমেট
ফার্ণিচার বিক্রয় করা হয়।



সুরঞ্জ বাজার, টাঙ্গাইল। মোবাইলঃ ০১৭২৪-৭২৫৮৭৪

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FAMILY PICTURE

