


Proposed NU Business Name: **MA BABAR DAN FURNITURE**



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Project verified by: Md. Shamsul Arefin


গামীন শক্তি
Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SARIF
Age	:	30-12-1988(29Years)
Education, till to date	:	Class iiv
Marital status	:	Married
Children	:	01 sons
No. of siblings:	:	03 Brothers 07 sisters
Address	:	Vill: rosuniya ,P.O ;rosuniya;P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOYARA BEGUM
(iii) Father's name	:	SOBDAR
(iv) GB member's info	:	Branch: Rrosuniya sirajdikhan, Centre # 8 (Female), Member ID: 1609/2, Group No: 08 Member since: 19-08-1997 (07Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	08years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01947-996395
Family's Contact No.	:	01855-838613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOYARA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DAN FURNITURE
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 12 ft= 480 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wall sukes, dasin, sofa set etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

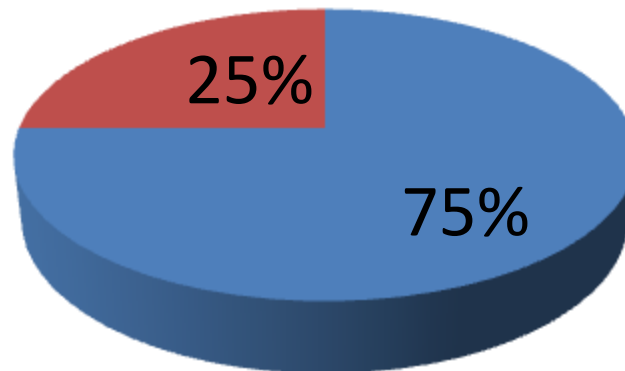
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
wall sukes, dasin, sofa set etc.	5,200	156,000	1,872,000
Total Sales (A)	5,200	156,000	1,872,000
Less. Variable Expense			
wall sukes, dasin, sofa set etc.	4,160	124,800	1,497,600
Total variable Expense (B)	4,160	124,800	1,497,600
Contribution Margin (CM) [C=(A-B)]	1040	31,200	374,400
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		100	1,200
Gird		100	1,200
Generator		200	2,400
Mobile bill		200	2,400
Total fixed Cost (D)		25,900	310,800
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Wall sukes	02	20000	40000		01	20000	20000	60000
Dassin table	02	15000	30000		01	15000	15000	45000
Sofa set	04	20000	80000		01	25000	25000	105000
door	02	15000	30000					30000
Total			180,000				60,000	103,500

Source of Finance

■ Entrepreneur's contibution 180,000 ■ Investor's Investment 60,000 ■ Total 240,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
wall sukes, dasin, sofa set etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
wall sukes, dasin, sofa set etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		200	2,400	2,520	2,646
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		25,900	310,800	311,880	313,014
Net Profit (E) [C-D)		10,100	121,200	141,720	163,266
Investment Payback			24,000	24,000	24,000

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	121,200	141,720	163,266
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,200	214,920
	Total Cash Inflow	181,200	238,920	378,186
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	97,200	214,920	354,186

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 08Years
Own Business :08
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





