

Proposed NU Business Name: **MS.MOSAROF FURNITURE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Shmsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSAROF HOSSAIN
Age	:	01/03/1984 (33 Years)
Education, till to date	:	Class eight
Marital status	:	Married
Children	:	1 Dugther
No. of siblings:	:	05 Brother 3 Sister
Address	:	Vill: Nij Panua P.O: Nij Panua, P.S: Chagal naiya, 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	:	SHAMSUN NAHAR
(iii) Father's name	:	ABDUL ROWF
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 27/(Female), Member ID:2245, Group No: 02 Member since: 05-07-2006-2012 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	Eight Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01816-095384
Mother's Contact No.	:	01881-936779
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMSUN NAHAR joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

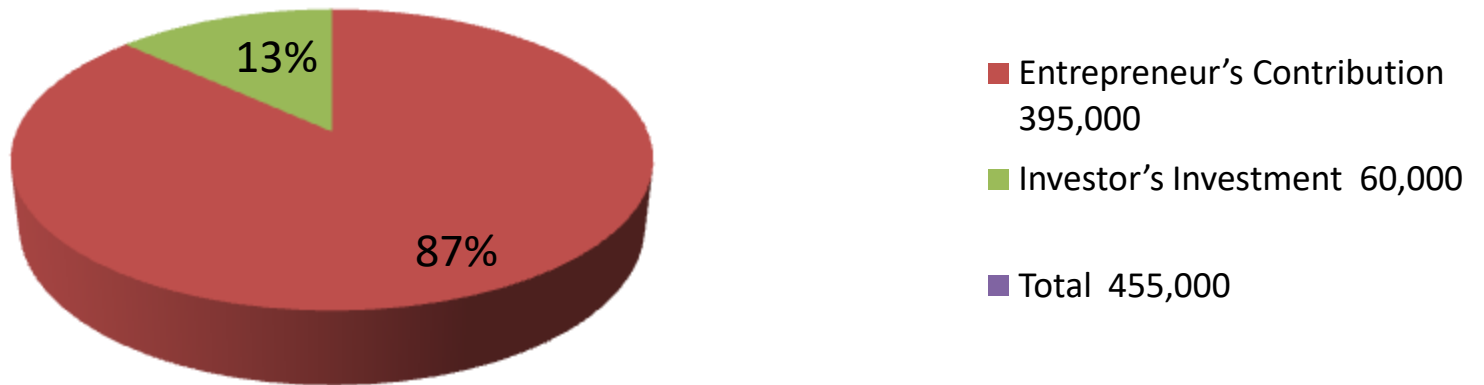
Business Name	:	MSS. MOSAROF FURNITURE
Location	:	Collage Road Chagalnaiya, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 4,55000/-
Financing	:	Self BDT3,95000/- (From Existing Business) 88% Required Investment Bdt,60,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10Ft X 10ft. = 200 Square Ft
Security Of The Shop	:	0/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat,Wall Sowkes,Dressing Table,Wardrobe And Others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Renting Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Khat,Wall Sowkes,Dressing Table,Wardrobe	4400	132000	1584000
	0	0	0
Total Sales(A)	4400	132000	1584000
Less Variable Expense (B)			0
Khat,Wall Sowkes,Dressing Table,Wardrobe	3520	105600	1267200
Total Variable Expense	3520	105600	1267200
Contributon Margin (CM) [C=(A-B)]	880	26400	316800
Less Fixed Expense			
Rent		3500	42000
Electric Bill		800	9600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		22100	265200
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Khat	180,000	0	0
Wallshowkes	35,000	35,000	70,000
Dressing Table	45,000	15,000	60,000
Wardrobe	69,000	9,000	78,000
Alna	6,000	0	6,000
Sofa	60,000		60,000
Others	0	1,000	1,000
		0	0
Total	395,000	60,000	455000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khat,Wall Sowkes,Dressing Table,Wardrobe	4900	147000	1764000	1852200	1944810
0	0	0	0	0	0
Total Sales(A)	4900	147000	1764000	1852200	1944810
Less Variable Expense (B)					
Khat,Wall Sowkes,Dressing Table,Wardrobe	3920	117600	1411200	1481760	1555848
Total Variable Expense	3920	117600	1411200	1481760	1555848
Contributon Margin (CM) [C=(A-B)]	980	29400	352800	370440	388962
Less Fixed Expense					
Rent		3500	42000	42000	42000
Electric Bill		800	9600	9900	10200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		22100	265200	265780	266369
Net Profit (E)= [C-D]		7300	87600	91980	96579
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	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63600	131580
	Total Cash Inflow	147,600	155,580	228,159
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	63,600	131,580	204,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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