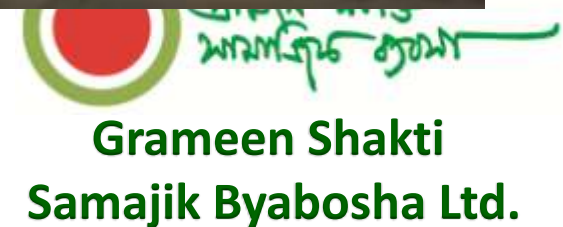


Proposed NU Business Name: MA BABAR DUVA FURNITURE



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ARSAD DIDAR
Age	:	27-07-1983(34Years)
Education, till to date	:	Class iii
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	05 Brothers 03 sister
Address	:	Vill: Chormordan P.O ;RosuniyaP.S: Sirajdikhan,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	:	SAERA KHATUN
(iii) Father's name	:	DEATH AUBDUL BAREK DIDAR
(iv) GB member's info	:	Branch: Rosuniya, Centre # 4(Female), Member ID: 2121, Group No: 01 Member since:01-02-1992-2001 (09Years) First loan: BDT 2,000/- Existing loan; BDT 20,000 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	:	03years of business experience. : 03 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.	:	01720-037973
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAERA KHUTUN joined Grameen Bank since 09 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	:	MAYER DUYA FURNITURE
Location	:	Sirajdikhan bazar,Munshigonj.
Total Investment in BDT	:	BDT340 ,000/-
Financing	:	Self BDT 270,000/- (from existing business)89 % Required Investment BDT 70,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The sop is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

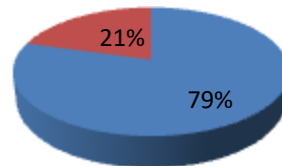
Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
furniture etc.	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		4,500	54,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		0	0
Gird		150	1,800
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		20,950	251,400
Net Profit (E) [C-D]		6,050	72,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
BOX BED	3	2500	7500		2	25000	50,000	57,500
SUKES	2	20000	40000		1	20000	20,000	60,000
DASIN TABLE	3	25000	75000		10	0	0	75,000
SAMI BOX	2	35000	70000		14	0	0	70,000
WALL SUKES	3	20000	60000		2	0	0	60,000
TABLE	2	6000	12000		15	0	0	12,000
CHIRE	2	2750	5500		17	0	0	5,500
Total			270000			45000	70,000	340,000

Source of finance

■ Entrepreneur investment 270,000
 ■ Investore investment 70,000
 ■ Total investment 340,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
furniture etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
furniture etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		4,500	54,000	54,000	54,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Entertainment		0	0	0	0
Gird		150	1,800	1,800	1,800
Generator		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,950	251,400	252,180	252,999
Net Profit (E) [C-D]		15,050	180,600	201,420	223,281
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	180,600	201,420	223,281
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		152,600	326,020
	Total Cash Inflow	250,600	354,020	549,301
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	152,600	326,020	521,301

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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





