Proposed NU Business Name: MA BABAR DOYA CROKARIES AND FURNITURE



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta						
Name	:	Md Mafizul Islam				
Age	:	11-02-1981 (36 Years)				
Education, till to date	:	SSC				
Marital status	:	Married				
Children	:	01 Dauther 02 Sons				
No. of siblings:	:	02 Brothers 02 Sisters				
Address	:	Vill: Chamurkhan ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Mosammat Hasnara Begum Md Eman Uddin Branch: Uttorkhan, Centre # 17 (Female), Member ID:4657/2 , Group No: 05 Member since: 03-05-1997(20 Years) First loan: BDT = 2,000 /-				
Further Information: (v) Who pays GR loan installment	١.	Outstanding loan:= Nill Father				
(v) Who pays GB loan installment (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	:	10 years of business experience.
Own Business and	:	06 years experience in running business.
Training Info	-	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01913-720829
Family's Contact No.	:	01854-373271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Hasnara Begum joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

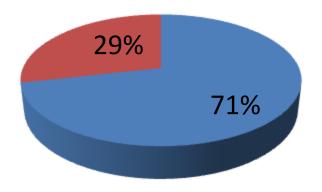
Proposed Nobin Udyokta Business Info					
Business Name	:	Ma Babar doya Crokaries And Furniture			
Location	:	Chamurkhan more,Uttorkhan, Dhaka			
Total Investment in BDT	:	BDT 700,000/-			
Financing	:	Self BDT 500,000/- (from existing business) 71%			
		Required Investment BDT 200,000/- (as equity) 29 %			
Present salary/drawings from business (estimates)	:	BDT 8,000			
Proposed Salary	:	BDT 8,000			
Size of shop	:	36 ft x 15 ft= 540 square ft			
Security of the shop	:	BDT 245,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Khat, oredrop, Malyesian Board, Friboard, etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing One employee. The shop is rented. Collects goods from Tongi. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Crokaries And Furniture	7,000	210,000	2,520,000			
	0	0	0			
Total Sales (A)	7,000	210,000	2,520,000			
Less. Variable Expense						
Crokaries And Furniture	5,600	168,000	2,016,000			
Total variable Expense (B)	5,600	168,000	2,016,000			
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000			
Less. Fixed Expense						
Rent		9,000	108,000			
Electricity Bill		1200	14,400			
Transportation		4,000	48,000			
Mobile Bill		1000	12,000			
Entertainment		1000	12,000			
Salary (sttaf)		10,000	120,000			
Salary (self)		8,000	96,000			
Total fixed Cost (D)		34,200	410,400			
Net Profit (E) [C-D)		7,800	93,600			

Investment Breakdown								
Particulars		Existing	3	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Khat	4	14000	56000	Khat	2	14000	28,000	84,000
Waredrop	6	6000	36000	Waredrop	4	6000	24,000	60,000
Malyesian Board	3	10500	31500	Malyesian Board	2	10500	21,000	52,500
Fri Board	4	5000	20000	Fri Board	5	5000	25,000	45,000
Dressing Table	6	2700	16200	Dressing Table	3	2700	8,100	24,300
Reading Table	8	2600	20800	Reading Table	4	2600	10,400	31,200
Shoe Box	2	3300	6600	Shoe Box	5	3300	16,500	23,100
Wall Cabinet	2	12500	25000	Wall Cabinet	2	12500	25,000	50,000
Show Case	3	6000	18000	Show Case	5	6000	30,000	48,000
Advance Security			245000				0	245,000
Others			24900	Others			12,000	36,900
Total			500,000				200,000	700,000

Source of Finance





Financial							
Particular	Particular Daily Monthly 1st Year 2nd Year						
Revenue (sales)					3rd year		
Crokaries And Furniture	8,000	240,000	2,880,000	3,024,000	3,175,200		
0	550	16,500	198,000	207,900	218,295		
Total Sales (A)	8,550	256,500	3,078,000	3,231,900	3,393,495		
Less. Variable Expense							
Crokaries And Furniture	6,950	208,500	2,502,000	2,627,100	2,758,455		
Total variable Expense (B)	6,950	208,500	2,502,000	2,627,100	2,758,455		
Contribution Margin (CM) [C=(A-B)	1,600	48,000	576,000	604,800	635,040		
Less. Fixed Expense							
Rent		9,000	108,000	108,000	108,000		
Electricity Bill		1260	15,120	15,876	16,670		
Transportation		4,400	52,800	55,440	58,212		
Mobile Bill		1,200	14,400	15,120	15,876		
Entertainment		1,000	12,000	12,600	13,230		
Salary (sttaf)		10,000	120,000	126,000	132,300		
Salary (self)		8,000	96,000	96,000	96,000		
Non Cash Item			<u> </u>	<u> </u>			
Depreciation		0	0	0	0		
Total Fixed Cost		34,860	418,320	429,036	440,288		
Net Profit (E) [C-D)		13,140	157,680	175,764	194,752		
Investment Payback			80,000	80,000	80,000		

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	200,000		
1.2	Net Profit	157,680	175,764	194,752
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,680	173,444
	Total Cash Inflow	357,680	253,444	368,196
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	80.000	80.000	80,000
2.3	Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	77,680	173,444	288,196

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 10 Years

Own Business:06

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft

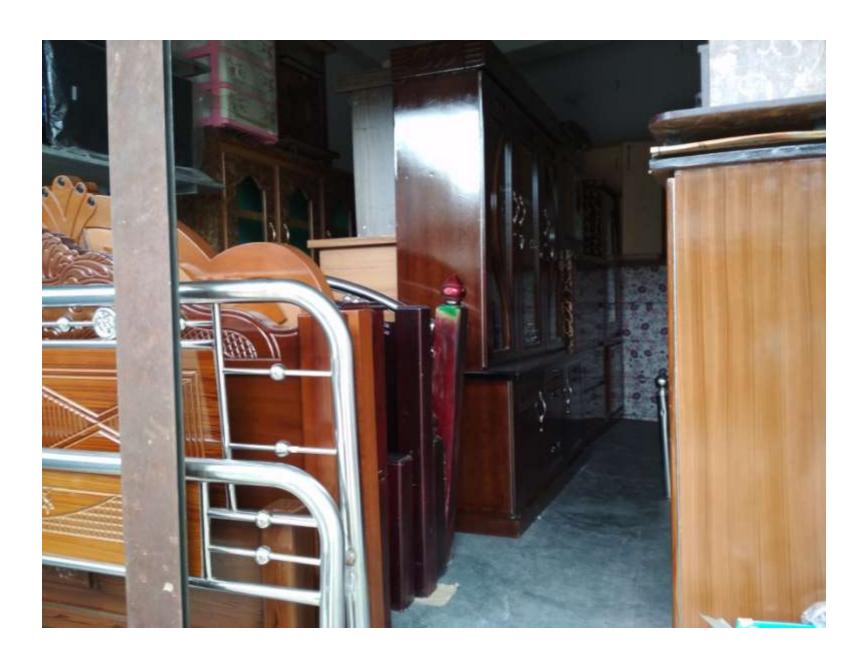
Fire

Political unrest

Pictures

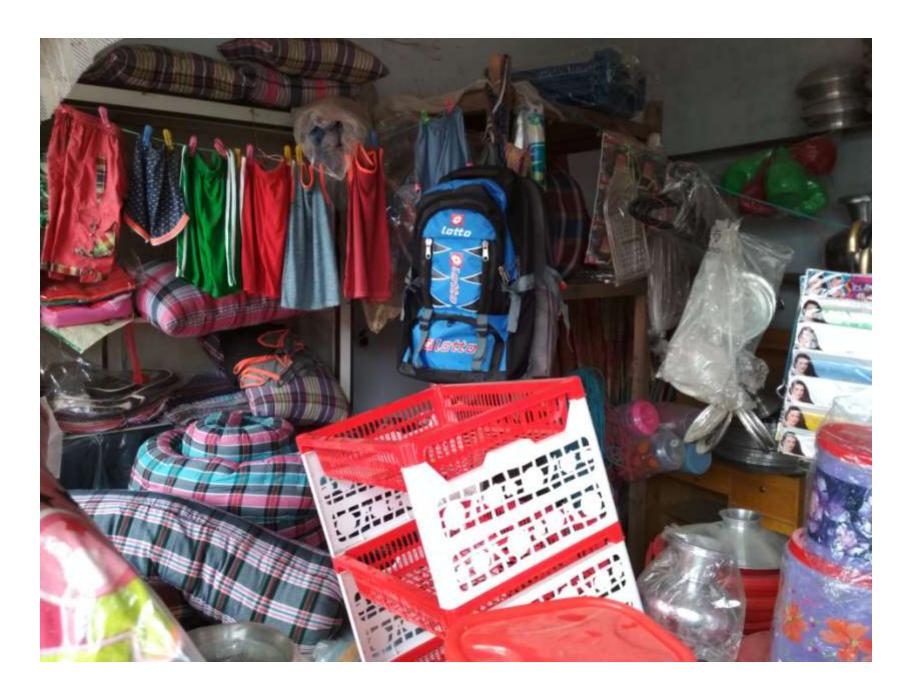




















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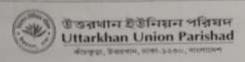
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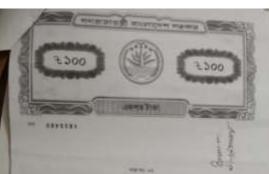
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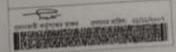


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