

Proposed NU Business Name :MA FURNITURE



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Keranigonj Unit, Dhaka

Project verified by: MD. SHAMSUL AREFIN



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAMOL DAS
Age	:	12-12-1985 (32Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	02 Brothers
Address	:	ViLL : North Ramer kandha P.O Rohitpur P.S: KARANIGONJ Dist: DHAKA
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	:	JUSNA RANI
(iii) Father's name	:	RAM DAS
(iv) GB member's info	:	Branch: ROHITPUR Centre # 60/M (Female), Member ID: 6127 Group No: 09 Member since:05-08-1993(12 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	50 years of business 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.	:	01735159658
Family's Contact No.	:	01788691692
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JUSNA RANI joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

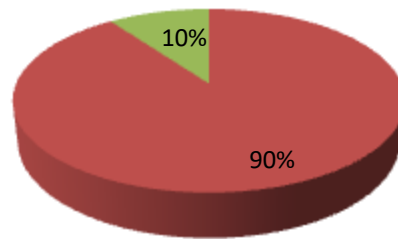
Proposed Nobin Udyokta Business Info

Business Name	:	MAA FURNITURE
Location	:	Rohitpur Card Potty Keranigonj, Dhaka.
Total Investment in BDT	:	BDT/-5,00,000/-
Financing	:	Self BDT 4,50,000/- (from existing business) 90% Required Investment BDT 50,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Tin sanitary itms etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Khat ,Sofa, Chair Others	10000	300000	3600000
	0	0	0
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)	0	0	0
Khat, Sofa, Chair, Production Cost	8000	240000	2880000
Total Variable Expense	8000	240000	2880000
Contribution Margin (CM) [C=(A-B)]	2000	60000	720000
Less Fixed Expense			
Rent		8000	96000
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		34500	414000
Net Profit (E)= [C-D]		25500	306000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Khat	02	50000	100000	Wood	20	2500	50000	150000
Sofa	02	60000	120000					120000
Showcuss	03	35000	105000					105000
Werdop	01	25000	25000					25000
Almari	02	30000	60000					60000
Chair	04	10000	40000					40000
Total			450000				50000	500000



- Entrepreneur's Contribution
450,000
- Investor's Investment
50,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Khat ,Sofa, Chair Others	10500	315000	3780000	3969000	4167450
	0	0	0	0	0
Total Sales(A)	10500	315000	3780000	3969000	4167450
Less Variable Expense (B)					
Khat ,Sofa, Chair Others Production cost	9000	270000	3240000	3402000	3572100
Total Variable Expense	9000	270000	3240000	3402000	3572100
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000	595350
Less Fixed Expense					
Rent		8000	96000	96000	96000
Electric Bill		550	6600	6900	7200
Transportaion		350	4200	4410	4630.5
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		250	3000	3100	3200
Total Fixed Cost (D)		34550	414600	415210	415830.5
Net Profit (E)= [C-D]		10450	125400	131670	138254
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	125,400	131670	138254
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105400	217070
	Total Cash Inflow	175,400	237,070	355,324
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	105,400	217,070	335,324

SWOT ANALYSIS

STRENGTH

Employment: 06 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rohitpur Card Potty Keranigonj,
Regular customers;

THREATS

Theft
Fire
Political unrest



মা ফার্ণিচার

এখানে সকল প্রকার খাট, শোকেস, ওয়ানড্রেস, ড্রেসিং টেবিল, ড্রেসিং টেবিল, সোফাসেট, ডইনিং টেবিল, বসার সীট সহ যাবতীয় ফার্ণিচারের অর্ডার নেওয়া ও বিক্রয় করা হয়

প্রোপ্রাইটর :: শামস

মোবাইল: ০১৭২৫-১৫৯৬৫৮
০১৯৪২-০৯৮৯০৭



রোহিতপুর, ফেরাঙ্গীপল্লী, ঢাকা-১৩১০



