

Proposed NU Business Name: **M/S MUKTER FURNITURE HOUSE**

Project identification and prepared by: Md. Barek Ali Akhand
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MUKTAR ALI
Age	:	17-08-1982(34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son,2 doughters
No. of siblings:	:	23Brothers,4Sisters
Address	:	Vill: Bazitpur, P.O: Mirarbatka, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. KANCHON BEGUM
(iii) Father's name	:	LATE.AFZAL
(iv) GB member's info	:	Branch:Daogan Delduar Centre # 22(Female), Member ID : 5184/1 , Group No: 04 Member since:02/03/1997(20) First loan: BDT 2,000 /- 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 and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712425052
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kanchon BEGUM joined Grameen 20 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MUKTER FURNICHAR HAUSE
Location	:	Alashine Bazar , <i>Delduar,Tangail.</i>
Total Investment in BDT	:	BDT 156,000/-
Financing	:	Self BDT 106000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 180 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; RiWood,Door,khat, etc.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Tangail.Rangpur▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood,Door,khat etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Wood,Door,khat , etc.	4100	123,000	1476,000
Total variable Expense (B)	4100	123,000	1476,000
Contribution Margin (CM) [C=(A-B)	00	27,000	324,000
Less. Fixed Expense			
Rent		1200	14400
Electricity Bill		600	7200
Transportation		2000	24000
Salary(Self)		5000	60000
Salary (staff)		12000	144000
Gard		200	2400
Entertainment		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		21600	259200
Net Profit (E) [C-D)		54,00	64800

Investment Breakdown

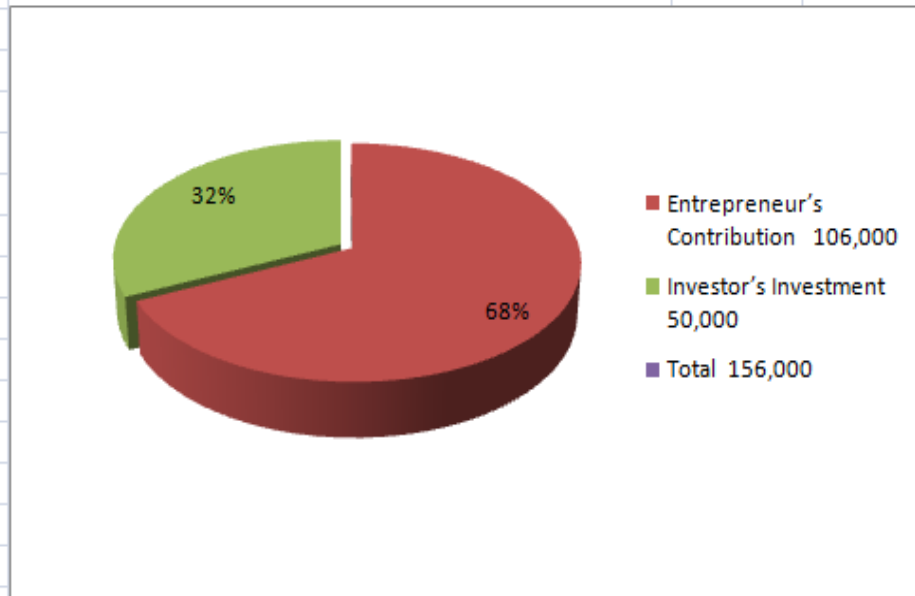
Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood	30000	50000	80000
,Door,	30000	0	30,000
khat	26000	0	26,000
Security	20,000	0	20,000
Total:-	106000	50,000	156,000

Source of Finance

Proposed Project Cost

Existing Capital	106000	68%
Investor's Investment	50000	32%



Entrepreneur's Contribution	106,000	68%
Investor's Investment	50,000	32%
Total	156,000	

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Wood,Door,khat etc.	5,000	150,000	18,00,000	1890,000	1984500
Total Sales (A)	5,000	150,000	18,00,000	1890,000	1984500
Less. Variable Expense					
Wood,Door,khat etc.	4,100	123,000	1476,000	1549800	1627290
Total variable Expense (B)	4100	123,000	1476,000	1549800	1627290
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340200	357210
Less. Fixed Expense					
Rent		12 00	14400	14400	14400
Electricity Bill		600	7200	7300	7500
Transportation		2000	24,000	24000	24000
Salary(Staff)		12000	144000	144000	144000
Gard		200	2400	2400	2400
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3600	3600	3600
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		21600	259200	259300	259500
Net Profit (E) [C-D]		5400	64800	80900	97710

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

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	50,000	0	0
1.2	Net Profit	64800	80900	97710
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	44800	105700
	Total Cash Inflow	114800	125700	203410
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	44800	105700	183410

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others:
Experience & Skill : Years
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











