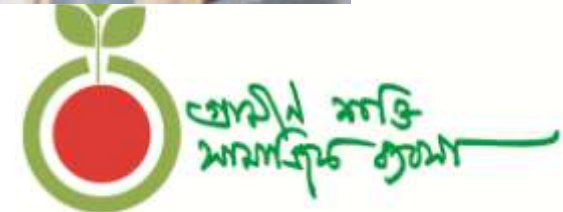


Proposed NU Business Name: **MUNSUR ALI FURNITURE MART**



Project identification and prepared by: Md. Answar Ali, Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.NAZMUL HAQUE</b>
Age	:	02-03-2000 (18 Years)
Education, till to date	:	Class-Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Caraljani, P.O : Modhupur, P.S: Modhupur, 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	:	<b>MST. NAZMA</b>
(iii) Father's name	:	<b>MD.MUNCHUR ALI</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 29 (Male), Member ID: 9029, Group No: 10 Member since: 27-01-2016 (02 Years) First loan: 5000 taka. Existing loan: 20,000 taka Outstanding loan: 13,840 taka.
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	:	05 year expericnce in own busimcss, 05 years experience in running business. He has training 01 year.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-487754
Mother's Contact No.	:	01865-750448
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NAZMA** joined Grameen Bank since 02 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

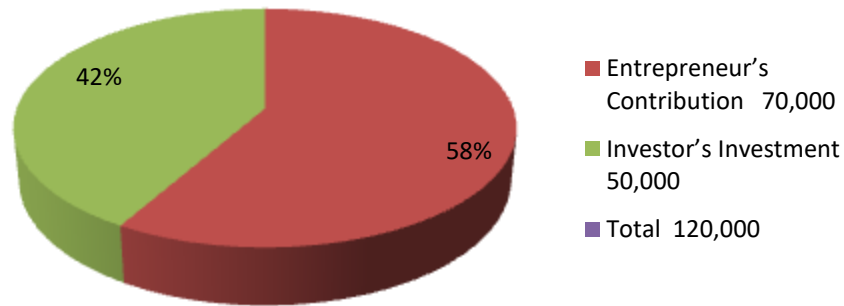
Business Name	:	<b>MUNSUR ALI FURNITURE MART</b>
Location	:	Caraljani,Modhupur, Tangail
Total Investment in BDT	:	BDT :121,000/-
Financing	:	Self BDT 71,000 (from existing business) 59% Required Investment BDT 50,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; khat,dressing table,cauki,farai wood,golai wood,table etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
khat,table,dressing table,others	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
khat,table,dressing table,others	3200	96000	1152000
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>17000</b>	<b>204000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7000</b>	<b>84000</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
khat	5	4000	20000	golai wood	125	400	50,000	70,000
dressing table	1	10000	10000		0	0	0	10,000
cauki	5	800	4000		0	0	0	4,000
golai wood	50	400	20000		0	0	0	20,000
farai wood	30	500	15000		0	0	0	15,000
table	5	400	2000				0	2,000
	0	0	0				0	0
	0	0	0		0	0	0	0
	0		0				0	0
<b>Others</b>			0	<b>Others</b>		0		0
<b>Security of Shop</b>			0					0
<b>Machinaries</b>								0
<b>Total</b>			<b>70,000</b>				<b>50,000</b>	<b>120,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
khat,table,dressing table,others	5000	150000	1800000	1890000
0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
<b>Less Variable Expense (B)</b>				
khat,table,dressing table,others	4000	120000	1440000	1512000
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		200	2400	2700
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		300	3600	3600
Gard		100	1200	1200
Generator		100	1200	1200
Mobil Bill		300	3600	3700
<b>Total Fixed Cost (D)</b>		<b>17000</b>	<b>202800</b>	<b>203800</b>
<b>Net Profit (E)= [C-D]</b>		<b>13000</b>	<b>156000</b>	<b>163800</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	156,000	163800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		126000
	<b>Total Cash Inflow</b>	<b>206,000</b>	<b>289,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,000</b>	<b>259,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Caraljani,modhupur,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

