

Proposed NU Business Name: **MASUD FURNITURE**



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Project verified by: Md. Abadat Hossain Sarkar



Brief Bio of The Proposed Nabin Udyokta

Name	:	MASUD
Age	:	27/03/1983 (19Years)
Education, till to date	:	Class -05
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	04 Brathers 02 Sisters
Address	:	Vill: Chargonesh P.O: Sonagazi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KAMALA BEGUM
(iii) Father's name	:	ABU TAHER
(iv) GB member's info	:	Branch: Charchandia, Centre # 50/(Female), Member ID: 6001/3, Group No: 03 Member since: 15-02-2002(15Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 35,000/- Outstanding loan: BDT 19500/-
(v) Who pays GB loan installment	:	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 And Training Info	:	05 Years Experience 05In Running Business. He Has 02 Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01780-382322
Mother's Contact No.	:	01876-840478
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAMALA BEGUM joined Grameen Bank since 08 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

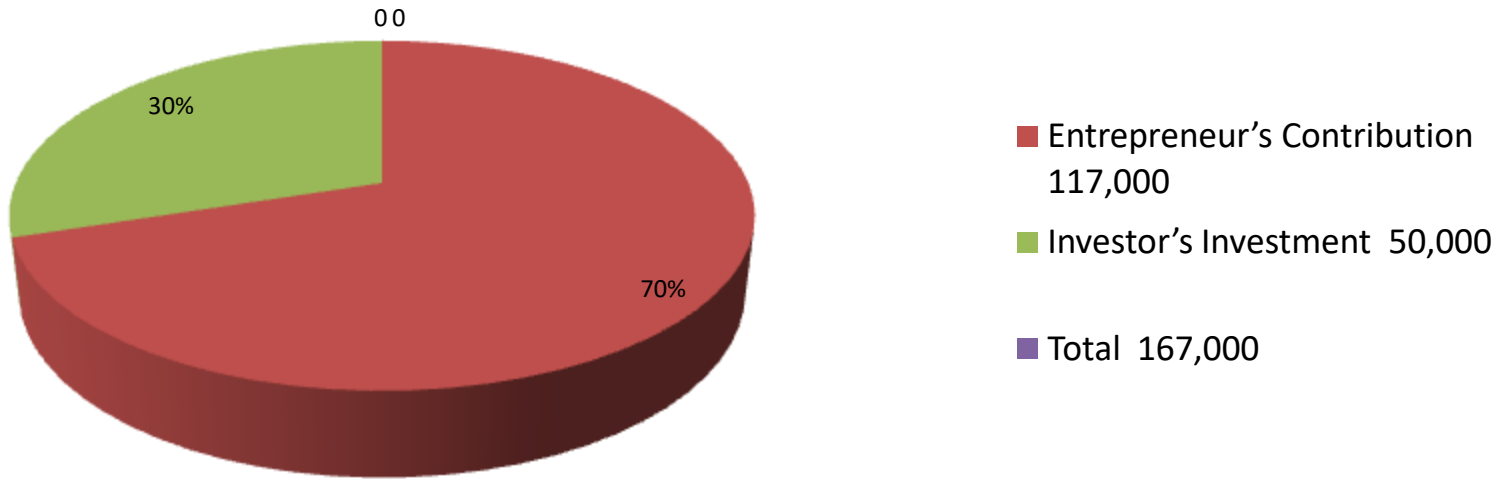
Proposed Nobin Udyokta Business Info

Business Name	:	MASUD FURNITURE
Location	:	Takia Road,sonagazi, Feni.
Total Investment In BDT	:	Bdt 167,000/-
Financing	:	Self BDT 117,000/- (From Existing Business) 70% Required Investment Bdt,50,000(as Equity) 30%
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	:	42000
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat,Table,Chair,Wood & others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing Two Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Khat,Table,Chair,Wood & Others	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Khat,Table,Chair,Wood & Others	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		14600	175200
Net Profit (E)= [C-D]		6400	76800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Khat	5	10,000	50,000	1	0	0	50,000
Table	1	4,000	4,000	0	0	0	4,000
Chair	5	1,200	6,000	0	0	0	6,000
Wood	0	0	15,000	0	0	40,000	55,000
Others	0	0	0	0	0	10,000	10,000
Security			42,000			0	42,000
Total	11	15,200	117,000	1	0	50,000	167,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khat,Table,Chair,Wood & Others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Khat,Table,Chair,Wood & Others	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		7000	84000	84000	84000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14600	171600	172300	173015
Net Profit (E)= [C-D]		9400	112800	118440	124362
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	112,800	118440	124362
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92800	191240
	Total Cash Inflow	162,800	211,240	315,602
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	92,800	191,240	295,602

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Takiaroad, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







