



Proposed NU Business Name : **m/s masum furniture mart**

Business Category : **Micro Business, Wood Furniture**



Business Proposal Identified & Prepared by : **Md. Ansar Ali, Unit Incharge Modhupur ,
Tangail,Zone 01.**

Business Proposal Verified by : **Md. Ansar Ali**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: md.masum Vill: Madhupur, Union: Madhupur, District: Tangail
Age	: 28 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 3 (Three) Brothers and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: mst.maleka begum
(iii) Father's name	: md.sanowar hossain
(iv) GB member's info	: Branch: Madhupur, Madhupur, Centre # 6 Loan no.: 1443, Member since 18 March 1985 First loan: Tk. 2,500 Last loan: Tk. 100,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Small/Large Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 4 (Four) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Occupation of other member(s): Farmer Developments from entrepreneur's current business are Land Purchase, Building, New Business Development, Other etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01713527602
NU's NID/Birth Certificate No.	:	9325704299923
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- mst.maleka begum is a GB member since 18 March 1985, at first she took GB loan BDT 2,500 (Two Thousand Five Hundred).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>m/s masum furniture mart</i>
Address/ Location	:	charaljani
Total Investment Required in BDT	:	Tk. 230,000
Financing	:	Self Tk. 180,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	90,000	2,700,000	32,400,000
Total Sales/commission (A)	90,000	2,700,000	32,400,000
Less: Cost of Sales			
Cost of Product(s)	72,000	2,160,000	25,920,000
Total Cost of Sales and Services (B)	72,000	2,160,000	25,920,000
Gross Profit (C) [C=(A-B)]	18,000	540,000	6,480,000
Less: Operating Cost			
Shop Rent		1,600	19,200
ELECTRIC BILL		400	4,800
Transportation Expense		500	6,000
Proposed Salary (Entrepreneur)		5,000	60,000
Proposed salary Assistant		5,000	60,000
Entertainment Expenses		300	3,600
Night Guard Bill		150	1,800
Generator Bill		200	2,400
Mobile Bill		400	4,800
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		13,550	162,600
Net Profit (C-D)		526,450	6,317,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (security, Box Khat, sofaset, Wardrop, Khat , Different types of Wood , Dining Tabel etc.)	Investment in products (Gool Wood, All kinds of Furniture etc.)	180,000	50,000	230,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		180,000	50,000	230,000

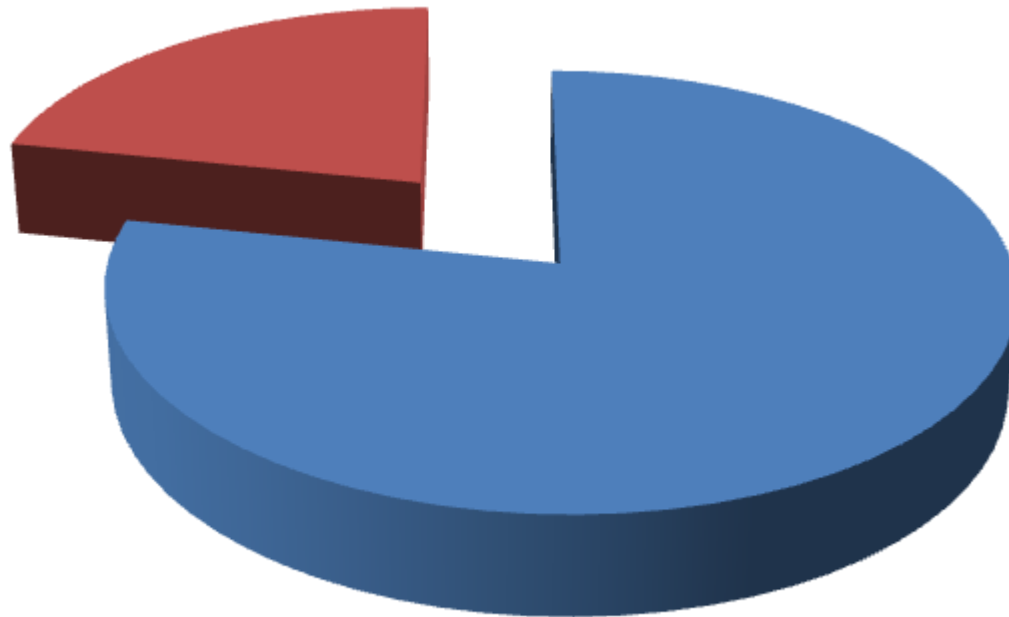
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 180,000 (78%)

■ GSSB's Investment BDT 50,000 (22%)

■ Total Capital BDT 230,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	120,000	3,600,000	43,200,000	126,000	3,780,000	45,360,000	132,300	3,969,000	0
Total Sales/commission (A)	120,000	3,600,000	43,200,000	126,000	3,780,000	45,360,000	132,300	3,969,000	0
Less: Cost of Sales									
Estimated cost of Product(s)	96,000	2,880,000	34,560,000	100,800	3,024,000	36,288,000	105,840	3,175,200	0
Est. Total Cost of Sales and Services (B)	96,000	2,880,000	34,560,000	100,800	3,024,000	36,288,000	105,840	3,175,200	0
Gross Profit (C) [C=(A-B)]	24,000	720,000	8,640,000	25,200	756,000	9,072,000	26,460	793,800	0
Less: Operating Cost									
Shop Rent		1,600	19,200		1,760	21,120		1,936	0
ELECTRIC BILL		400	4,800		440	5,280		484	0
TRANSPORT		500	6,000		550	6,600		605	0
SALLERY WON		5,000	60,000		5,500	66,000		6,050	0
SALARY STAFF		5,000	60,000		5,500	66,000		6,050	0
Entertainment Expenses		500	6,000		550	6,600		605	0
Night Guard Bill		150	1,800		165	1,980		182	0
Generator Bill		250	3,000		275	3,300		303	0
Mobile Bill		500	6,000		550	6,600		605	0
Ownership Transfer Fee		476	4,284		476	5,712		476	4
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		14,376	171,084		15,766	189,192		17,296	4
Net Profit (C-D)		705,624	8,468,916		740,234	8,882,808		776,504	-4
Retained Income			8,468,916			17,351,724			17,351,720

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	8473200	8888520	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	8447487	17301723
	Total Cash Inflow	8523200	17336007	17301723
2.0	Cash Outflow			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	25713	34284	3
	Total Cash Outflow	75713	34284	3
3.0	Total Cash Surplus	8447487	17301723	17301720

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (4 Years)

WEAKNESS

- Electricity problem;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures





শিচার মাট

আছম শিচার মাট



