

MANIK FURNITURE MART



Project identification and prepared by: Atiqur Rahman, Elenga Unit, Tangail

Project verified by: Md Rofiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MANIK MIA
Age	:	25-08-1985 (30 Years)
Education, till to date	:	SSC Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: Satutia P.O: Kalihati P.S: Kalihati 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	:	MRS MINU BEGUM
(iii) Father's name	:	MD YASIN ALI
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 94 (Female), Member ID: 9602, Group No: 03 Member since: 02-01-1996 (19 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 1,20,000 Outstanding loan: BDT 98,880
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-198405
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Minu Begum is a member of Grameen Bank since 19 years. At first she took 3,000 taka loan from Grameen Bank. Mrs. Minu Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MANIK FURNITURE MART
Location	:	Kalihati Hospital road, Kalihati, Tangail
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of furniture like; Bed stead, Table, Showcase, Rack, Dressing table, Wear drop, Almirah, TV Trolley etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Tangail, Dhaka.▪The shop is situated at own land.▪Agreed grace period is 4 months.

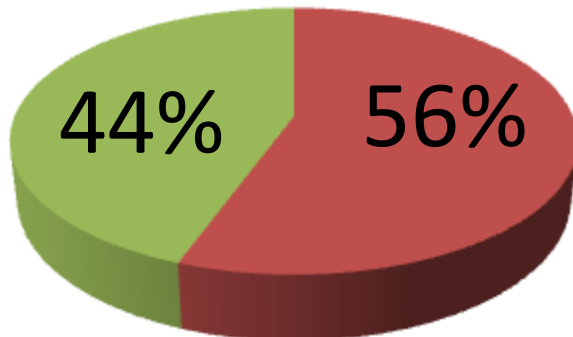
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed stead, Table, Showcase, Rack, Dressing table, Wear drop, Almirah, TV Trolley etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Bed stead, Table, Showcase, Rack, Dressing table, Wear drop, Almirah, TV Trolley etc	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		6,000	72,000
Salary (staff)		4,000	48,000
Entertainment		500	6,000
Others		100	1,200
Total fixed Cost (D)		14,100	169,200
Net Profit (E) [C-D]		9,900	118,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa 5x 10,000 =50,000	2,50,000	2,00,000	4,50,000
Showcase 3 x 9,000 =27,000			
Dressing table 10 x 4,000 =40,000			
Wear drop 4 x 2,000 =8,000			
Almirah 4 x 10,000 =40,000			
Dining Table 4 x 3,500 =14,000			
Book self 3 x 3,500 =13,500			
Shoe box 3 x 5,000 =15,000			
TV Trolley 2 x 2,000 = 4,000			
Bed stead 2 x 2,000 = 4,000			
Board 1,800 x 8 =14,400			
Others = 100			
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Bed stead, Table, Showcase, Rack, Dressing table, Wear drop, Almirah, TV Trolley etc	6,700	201,000	2,412,000	2,532,600	2,659,230
Total Sales (A)	6,700	201,000	2,412,000	2,532,600	2,659,230
Less. Variable Expense					
Bed stead, Table, Showcase, Rack, Dressing table, Wear drop, Almirah, TV Trolley etc	5,360	160,800	1,929,600	2,026,080	2,127,384
Total variable Expense (B)	5,360	160,800	1,929,600	2,026,080	2,127,384
Contribution Margin (CM) [C=(A-B)]	1,340	40,200	482,400	506,520	531,846
Less. Fixed Expense					
Electricity Bill		1,000	12,000	13,000	14,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff) (2)		8,000	96,000	96,000	96,000
Entertainment		700	8,400	9,000	9,500
Others		200	2,400	6,000	6,500
Total Fixed Cost		21,650	259,800	267,500	272,000
Net Profit (E) [C-D]		18,550	222,600	239,020	259,846
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	222,600	239,020	259,846
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		142,600	301,620
	Total Cash Inflow	422,600	381,620	561,466
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	142,600	301,620	481,466

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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
Local competitors;

Pictures













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এখানে সকল ধরার
হালপাতাল রে
মোবাইল: ০১৭১১-

















FAMILY PICTURE

