

Proposed NU Business Name: **MA FURNITURE**



Project identification and prepared by: Md. Mohiuddin Rubel
Ghatal Unit, Tangail
Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUR
Age	:	29-09-1990(25Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brother
Address	:	Vill: Egaro kahnia P.O: Sonkhola P.S: Ghatail, 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	:	ANISA BEGUM
(iii) Father's name	:	MD. SHAHJAHAN TALUKDER
(iv) GB member's info	:	Branch:Sonkhola, Ghatail, Centre # 01 (Female), Member ID: 1016, Group No: 02 Member since: 18-06-2007 (09Years) First loan: BDT 5,000 Taka.Existing Loan:BDT 30,000 Outstanding loan: BDT 29300 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	:	12 years experience in running business. He has Trained 04 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-548604
Family's Contact No.	:	01867-248638
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANISA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	MA FURNITURE
Location	:	Sonkhola bazar,Ghatail,Tangail.
Total Investment in BDT	:	BDT 167,000/-
Financing	:	Self BDT 97,000/- (from existing business) 58% Required Investment BDT 70,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Sofa Set,Dressing Table,Waredrop,Sky moni Wood,Jackfruit Wood Etc. ▪Average 40% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The Shop Is Rented. ▪Collects goods from Sonkhola,Ghatail. ▪Agreed grace period is 3 months.

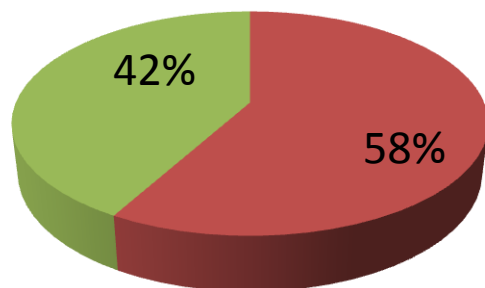
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Wooden furniture	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	1,600	48000	576000
Less Variable Expense			
Rent		500	6000
Electricity bill		600	7200
Transportation		2,500	30000
Salary (self)		5000	60000
Salary(Staff)		30000	360000
Entertainment		200	2400
Guard		150	1800
Generator		500	6000
Mobile bill		300	3600
Total fixed cost (D)		39,250	471000
Net Profit (E)= [C-D]		8,750	105000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa Set=1*6000,Dressing Table=1*8000,Waredrop=1*12000,Sky moni Wood,20*800Jackfroot Wood=25*1200	72000	70000	142000
machine	25000		25000
Total	97000	70000	167000

Source of Finance



- Entrepreneur's Contribution 97,000
- Investor's Investment 70,000
- Total 167,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden furniture	5100	153000	1836000	1927800
Total Sales (A)	5100	153000	1836000	1927800
Less Variable Expense				
Wooden furniture	3060	91800	1101600	1156680
Total variable Expense (B)	3,060	91800	1101600	1156680
Contribution Margin (CM) [C=(A-B)	2,040	61200	734400	771120
Less Variable Expense				
Rent		500	15,000	15,000
Electricity bill		800	9600	9800
Transportation		3,000	36,000	37,000
Salary (self)		5000	60000	60000
Salary(Staff)		34000	408000	408000
Entertainment		200	2400	2400
Guard		150	1800	1800
Generator		500	6000	6000
Mobile bill		400	4800	5000
Total fixed cost (D)		44,400	541,800	543,200
Net Profit (E)= [C-D]		16800	201600	227,920
Investment Payback			42,000	42,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		23,400
	Total Cash Inflow	135400	92070
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	23,400	50070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আমিনুর
Name: AMINUR
পিতা: মোঃ শাহজাহান তালুকদার
মাতা: মোছাঃ আনিছা বেগম
Date of Birth: 29 Sep 1990
ID NO: 19909312894000363

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিত অর্থাৎ কোথাও পাওয়া গেলে নিকটস্থ পোল্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: মধ্য পাড়া, গ্রাম/বাজার: এগার কাছনিয়া, এগার কাছনিয়া,
ডাকঘর: ছনখোলা - ১৯৮০, ঘাটাইল, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৮/০৯/২০১৩



FAMILY PICTURE

