

Proposed NU Business Name: **MA FURNITURE**



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Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABLU MIAH
Age	:	01-01-1982(34 Years)
Education, till to date	:	CLASS V
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	4 Brother,1 Sister
Address	:	Vill: Sudabad, P.O: Madola, P.S: Shahjahanpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA BEGUM
(iii) Father's name	:	MD. FOJLAR RAHMAN
(iv) GB member's info	:	Branch: Madla, Centre # 22(Female), Member ID: 7042; No:05 Member since: 04-06-2011 (07Years) First loan: -5000 taka.
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT NIL
(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	:	19 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-932691
Mother's Contact No.	:	01735019820
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 07 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	:	MA FURNITURE
Location	:	Fotoki, fultola, Shahjahanpur
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 210,000/-(from existing business) 68% Required Investment BDT 1,00,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28 ft x 17 ft= 476 square ft
Security of the shop	:	BDT 60,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from local market.▪Agreed grace period is 3 months.

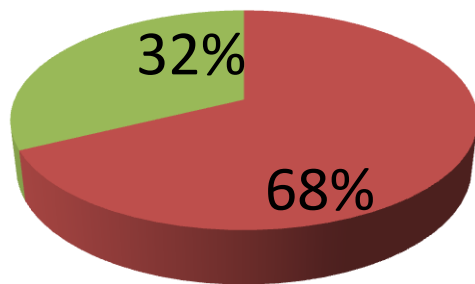
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture Item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Furniture Item	65,000	780,000
Total variable Expense (B)	65,000	780,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Rent	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Guard	150	1,800
Entertainment	200	2,400
Generator	150	1,800
Salary (staff)	18,000	216,000
Total fixed Cost (D)	28,000	336,000
Net Profit (E) [C-D]	7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mehogoni Wood	15	2000	30,000	50	1000	50,000	80,000
Jack Wood	15	2000	30,000	50	1000	50,000	80,000
Rentree	10	1000	10,000	0	0	0	10,000
Various Wood	20	500	10,000	0	0	0	10,000
Sofa	2	25000	50,000	0	0	0	50,000
Weardrobe	1	18000	18,000	0	0	0	18,000
Cot	2	7500	15,000	0	0	0	15,000
Log	1	47000	47,000	0	0	0	47,000
Total	66		210,000	100		100,000	310,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 100,000
- Total 310,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Furniture Item	140,000	1,680,000	1,764,000
Total Sales (A)	140,000	1,680,000	1,764,000
Less. Variable Expense			
Furniture Item	91,000	1,092,000	1,146,600
Total variable Expense (B)	91,000	1,092,000	1,146,600
Contribution Margin (CM) [C=(A-B)]	49,000	588,000	617,400
Less. Fixed Expense			
Rent	1,000	12,000	12,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	4,000	48,000	50,000
Guard	150	1,800	2,000
Entertainment	200	2,400	3,000
Generator	150	1,800	1,800
Salary (staff)	24,000	288,000	288,000
Total Fixed Cost	35,100	421,200	424,800
Net Profit (E) [C-D]	13,900	166,800	192,600

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	166,800	192,600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106,800
	Total Cash Inflow	266,800	299,400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	106,800	239,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 19 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











FAMILY PICTURE

