

# Proposed NU Business Name: **MA STEEL FURNITURE**



Project identification and prepared by: Md Mazharul Islam  
Bogura Sadar Unit, Bogura

Project verified by: Md Mazharul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD MANZURUL ISLAM (SOHEL)</b>
Age	:	04-10-1983 (33Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Kursha Uttarpara P.O: Jorgacha Hat, P.S: Bogura , Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST SHEFALI BEWA</b>
(iii) Father's name	:	<b>LATE ASHRAF ALI PRAMANIK</b>
(iv) GB member's info	:	Branch: Gabtoli, Centre # 76 (Female), Member ID: 3313, Group No: 10 Member since: 25-06-2013 (03 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10000/- Outstanding loan: BDT 9870/-
(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	:	17 years experience in running business. 17 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-643176
Mother's Contact No.	:	01785-293193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SHEFALI BEWA** joined Grameen Bank since 17 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA STEEL FURNITURE</b>
Location	:	Satmatha, Bogura
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000 (from existing business) 63% Required Investment BDT 100,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 18 ft = 306 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sit,Angle,Pati,Flat bar,Rod etc.</li><li>▪The shop is in own rented.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪03 will be appointed after receiving the equity money.</li><li>▪Collects goods from Satmatha, Bogura</li><li>▪Agreed grace period is 3 months.</li></ul>

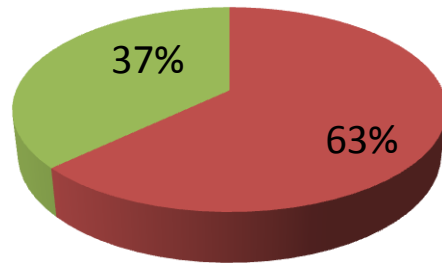
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Sit,Angle,Pati,Flat bar,Rod etc	3800	114000	1368000
<b>Total Sales (A)</b>	3800	114000	1368000
<b>Less Variable Expense</b>			
Sit,Angle,Pati,Flat bar,Rod etc	2660	79800	957600
<b>Total variable Expense (B)</b>	2,660	79800	957600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,140	34200	410400
<b>Less Variable Expense</b>			
Rent		1,400	16800
Electricity bill		1500	18000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		15000	180000
Entertainment		1000	12000
Guard		300	3600
Mobile bill		1000	12000
<b>Total fixed cost (D)</b>		25,900	310800
<b>Net Profit (E)= [C-D]</b>		<b>8,300</b>	<b>99600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sit	270	76	20,520	300	76	22,800	43,320
Angle	200	45	9,000	500	45	22,500	31,500
Pati	60	45	2,700	200	45	9,000	11,700
Square bar	100	45	4,500	200	45	9,000	13,500
Flat bar	150	46	6,900	300	45	13,500	20,400
Rod	300	43	12,900	60	327	19,620	32,520
1.5 Angle	250	45	11,250	0	0	0	11,250
1/1 Angle	300	45	13,500	0	0	0	13,500
1/4 Angle	500	45	22,500	0	0	0	22,500
Others	1	16230	16,230	1	3580	3,580	19,810
Security	1	50000	50000				50000
	<b>2131</b>	<b>0</b>	<b>170,000</b>	<b>1561</b>	<b>0</b>	<b>100,000</b>	<b>270,000</b>

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 100,000
- Total 270,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Sit,Angle,Pati,Flat bar,Rod etc	6500	195000	2340000	2457000
<b>Total Sales (A)</b>	6500	195000	2340000	2457000
<b>Less Variable Expense</b>				
Sit,Angle,Pati,Flat bar,Rod etc	4550	136500	1638000	1719900
<b>Total variable Expense (B)</b>	4,550	136500	1638000	1719900
<b>Contribution Margin (CM) [C=(A-B)</b>	1,950	58500	702000	737100
<b>Less Variable Expense</b>				
Rent		1,400	16800	16,800
Electricity bill		1700	20400	20,400
Transportation		1,500	18,000	18,500
Salary (self)		5000	60000	60000
Salary(Staff)		30000	360000	360000
Entertainment		1000	12000	12000
Guard		300	3600	1200
Mobile bill		1200	14400	14600
<b>Total fixed cost (D)</b>		42,100	505,200	503,500
<b>Net Profit (E)= [C-D]</b>		16400	196800	233,600
Investment Payback			<b>60,000</b>	<b>60,000</b>



## 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	100,000	
1.2	Net Profit	196,800	233,600
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		136,800
	<b>Total Cash Inflow</b>	296800	370400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	136,800	310400

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

মা ষ্টীল ফার্ণিচার

পোঃ মোঃ মঞ্জুরুল ইসলাম (শাহেদ)

এখানে সুন্দর কারিগর দ্বারা ষ্টীলের যাবতীয় আসবাবপত্র তৈরী করা হয়।

স্বাগতিকার্মী প্রাক্ত সাক্ষ্যে চকরাগা, বাংলা

০৯৭৯৯-৬৪৩৯৭৬



পোঃ মোঃ মঞ্জুরুল ইসলাম (শাহেদ)

স্বাগতিকার্মী প্রাক্ত সাক্ষ্যে চকরাগা, বাংলা







কলিকতা  
অধ্যক্ষ মোঃ  
আবদুল হক  
(বকুল)  
এ মার্চ ১৯  
১৯৬৬



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
مَدِينَةُ الْمَدِينَةِ الْمَدِينَةِ

Rice Cooker

REPAIR SERVICE



ROD  
PROFESSIONAL POWER TOOLS

KSRM





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মঞ্জুরুল ইসলাম (সোহেল)

Name: Md. Monjurul Islam (Sohel)

পিতা: মৃতঃ আশরাফ আলী প্রাং

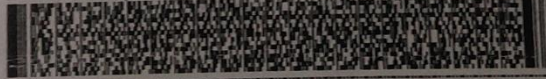
মাতা: মোছাঃ শেফালী বেওয়া

Date of Birth: 04 Oct 1983

ID NO: 1022019178511

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: কুরশা (উত্তর পাড়া), ডাকঘর: জোড়গাছা হাট, - ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৮/১০/২০০৭



# FAMILY PICTURE

