

Proposed NU Business Name: **MA FURNITURE MART**



Project identification and prepared by: Md. Saidullah,
Dupchachia Unit, Bugra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AIYUB P.K
Age	:	07-02-1994 (22 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Sister
Address	:	Vill: Choto Dhup , P.O: Dupchachia, P.S: Dupchachia, 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	:	LATE. MOST TARA BANU
(iii) Father's name	:	MD. SAMSUL ALOM
(iv) GB member's info	:	Branch: Birkedar Kahalu, Centre # 32(Female), Member ID: 4312/1, Group No: 05 Member since: 13-05-2002 (05Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 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	:	04 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.	:	01734-912556
Mother's Contact No.	:	01788-949395
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. MOST TARA BANU joined Grameen Bank since 10 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 MART
Location	:	Akkelpur road, Dupchachia, Bogra
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 190,000/-(from existing business) 70% Required Investment BDT 80,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	38 ft x 45 ft= 755 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 5 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

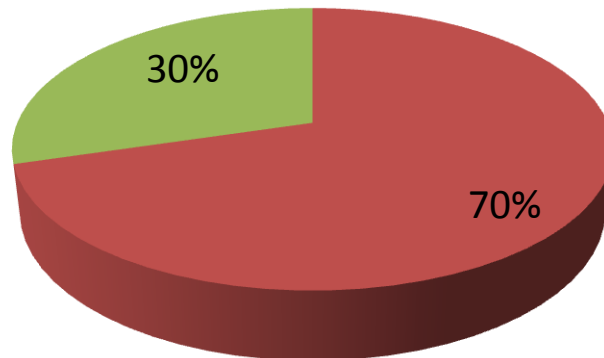
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Furniture	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less Variable Expense		
Furniture	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	48,000	576,000
Less Variable Expense		
Rent	2000	24,000
Electricity bill	700	8,400
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staf)	27,000	324,000
Entertainment	1,500	18,000
Mobile bill	300	3,600
Total fixed cost (D)	38,500	462,000
Net Profit (E)= [C-D]	9,500	114,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cot	3	12000	36000	0	0	0	36000
Sofa set	2	20000	40000	0	0	0	40000
Wear drobe	1	15000	15000	0	0	0	15000
Showcase	1	12000	12000	0	0	0	12000
Dressing table	1	8,000	8000	0	0	0	8000
Machane	1	35,000	35000	0	0	0	35000
Mehegoni wood	0	0	0	10	2000	20,000	20000
Antree wood	35	700	24000	50	700	35,000	59500
Black bery wood	0	0	0	10	1000	10,000	10000
Ucallecter wood	0	0	0	30	500	15,000	15000
Security	1	20,000	20000	0	0	0	20000
Total	44	0	190,000	110	0	80,000	270,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 80,000
- Total 270,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
Furniture	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)]	60,000	720,000	756,000	793,800
Less. Fixed Expense				
Rent	2000	24,000	25,200	
Electricity Bill	800	9,600	10,080	10,584
Mobile Bill	500	6,000	6,300	6,615
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	31000	372,000	390,600	410,130
Transportation	2500	30,000	31,500	33,075
Entertainment	500	6,000	6,300	6,615
Total Fixed Cost	42300	507,600	532,980	559,629
Net Profit (E) [C-D]	17,700	212,400	223,020	234,171
Investment Payback		32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	212,400	223,020	234,171
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		180,400	371,420
	Total Cash Inflow	292,400	403,420	605,591
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	180,400	371,420	573,591

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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









নির্দিষ্ট প্রকারের কাঠের

পোতাইটর
মোঃ আহম্মদ আলী
☎ ০১৭৩৪-৯১২৫৫৬
☎ ০১৭৮৮-৯৪৯৩৯৫

ফার্নিচার শার্ট

এখানে কাঠ ফার্নিচার আসবাবপত্র সুন্দর কারিগর দ্বারা তৈরি করা হয় এবং সুলভ মূল্যে বিক্রয় করা হয়।

শ্যামান্ট সহকারে ডিনিস তৈরি করা হয়।





FAMILY PICTURE

