

Proposed NU Business Name: **MA BABAR ASIRBAD FERNITURE**



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shusanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAM MOHON MONDOL
Age	:	04-02-1984 (33 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers & 06 Sisters
Address	:	Vill: Boro Barha, P.O: Barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bokul Rani Mondal
(iii) Father's name	:	Monindro Mondal
(iv) GB member's info	:	Branch: Komorgonj Nawabgonj, Centre # 74 (Female), Member ID: 6105, Group No: 07 Member since: 01/05/2005 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT46,700/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01986-335922
Mother's Contact No.	:	01917-627079
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BOKUL RANI MONDAL joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA-BABAR ASIRBAD FERNITURE
Location	:	Barha Bridge,near primary school, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,50,000(from existing business) 74% Required Investment BDT 80,000(as equity) 26 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgoj.▪Agreed grace period is 3 months.

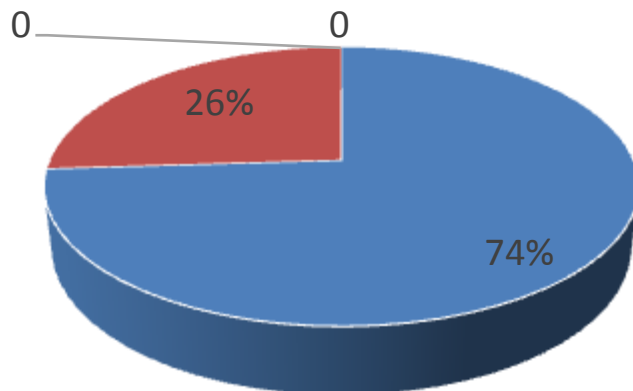
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Item	-	1,20,000	14,40,000
Total Sales (A)	-	1,20,000	14,40,000
Less. Variable Expense			
Wood Item	-	78,000	9,36,000
Total variable Expense (B)	-	78,000	9,36,000
Contribution Margin (CM) [C=(A-B)]	-	42,000	5,04,000
Less. Fixed Expense			
Rent		2,400	28,800
Electricity Bill		4,00	4,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		18,000	2,16,000
Mobile Bill		400	4,800
Entertainment		200	2,400
Total fixed Cost (D)		28,400	3,40,800
Net Profit (E) [C-D]		13,600	1,63,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa set	50,000		50,000
Bed	80,000		80,000
Door	50,000		50,000
Wood	70,000	80,000	1,50,000
Total			3,30,000

Source of Finance



- Entrepreneur's Contribution- 2,50,000/-
- Investor's Investment- 80,000/-
- Total- 3,30,000/-

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Wood Item	-	1,42,000	17,04,000	17,89,200	18,78,660
Total Sales (A)	-	1,42,000	17,04,000	17,89,200	18,78,660
Less. Variable Expense					
SS Item	-	92,300	11,07,600	11,62,980	12,21,129
Total variable Expense (B)	-	92,300	11,07,600	11,62,980	12,21,129
Contribution Margin (CM) [C=(A-B)]	-	49,700	5,96,400	6,26,220	6,57,531
Less. Fixed Expense					
Rent		2,400	28,800	28,800	28,800
Electricity Bill		500	6,000	7,000	7,000
Transportation		2,500	30,000	31,000	32,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		18,000	2,16,000	2,27,000	2,38,000
Mobile Bill		500	6,000	7,000	7,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		29,200	3,50,400	3,64,500	3,76,500
Net Profit (E) [C-D]		20,500	2,46,000	2,61,720	2,81,031
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	2,46,000	2,61,720	2,81,031
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,14,000	4,43,720
	Total Cash Inflow	3,26,000	4,75,720	7,24,751
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	1,12,000	32,000	32,000
3	Net Cash Surplus	2,14,000	4,43,720	6,92,751

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bridge Near Primary
School, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

