

## Proposed NU Business Name: **MS BISMILLAH FURNITURE**



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Munshigonj Unit, Munshigonj

Project verified by: Samsul Arefin



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

Name	:	<b>MD ROHIM</b>
Age	:	11-08-1985 (32 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Jorardeol, P.O: Sukhbaspur, P.S: Munshigonj, Dist: Munshigonj,
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>ROHIMA BEGUM</b>
(iii) Father's name	:	<b>MD ALI AJGOR MADBOR</b>
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 73 (Female), Member ID: 6035/2, Group No: 08 Member since: 01-02-2007 (10 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: /-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-329369
Mother's Contact No.	:	01919-933886
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROHIMA BEGUM** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS BISMILLAH FURNITURE</b>
Location	:	Sukhbashpur, Rampal, Munshigonj
Total Investment in BDT	:	BDT 3,55,000/-
Financing	:	Self BDT 275,000/-(from existing business) 77% Required Investment BDT 80,000/-(as equity) 23%
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
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of furniture.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 5 employee.</li><li>▪Collects goods from Algi.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

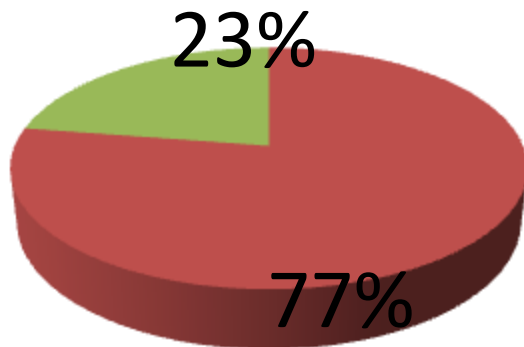
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Furniture	120,000	1,440,000
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>		
Furniture	78,000	936,000
<b>Total variable Expense (B)</b>	<b>78,000</b>	<b>936,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,200	14,400
Rent	1,000	12,000
Entertainment	300	3,600
Salary (staff) (5)	25,000	300,000
<b>Total fixed Cost (D)</b>	<b>33,200</b>	<b>398,400</b>
<b>Net Profit (E) [C-D]</b>	<b>8,800</b>	<b>105,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Box Cot	3	30000	90,000	0	0	0	90,000
Showcase	2	25000	50,000	0	0	0	50,000
Almirah	1	30000	30,000	0	0	0	30,000
Dressing table	1	8000	8,000	0	0	0	8,000
Door	4	9500	38,000	0	0	0	38,000
Wood	14	4000	56,000	0	0	0	56,000
Gorai wood	1	3000	3,000	1	20000	20,000	23,000
Shan	0	0	0	1	20000	20,000	20,000
Mehugoni	0	0	0	1	20000	20,000	20,000
Shegun	0	0	0	1	20000	20,000	20,000
<b>Total</b>	<b>26</b>		<b>275,000</b>	<b>4</b>		<b>80,000</b>	<b>355,000</b>

## Source of Finance



- Entrepreneur's Contribution 275,000
- Investor's Investment 80,000
- Total 355,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Furniture	140,000	1,680,000	1,764,000	1,852,200
<b>Total Sales (A)</b>	<b>140,000</b>	<b>1,680,000</b>	<b>1,764,000</b>	<b>1,852,200</b>
<b>Less. Variable Expense</b>				
Furniture	91,000	1,092,000	1,146,600	1,203,930
<b>Total variable Expense (B)</b>	<b>91,000</b>	<b>1,092,000</b>	<b>1,146,600</b>	<b>1,203,930</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>49,000</b>	<b>588,000</b>	<b>617,400</b>	<b>648,270</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,600	19,200	21,500	23,500
Rent	1,000	12,000	12,000	12,000
Entertainment	300	3,600	4,000	4,500
Salary (staff) (5)	25,000	300,000	300,000	300,000
<b>Total Fixed Cost</b>	<b>33,700</b>	<b>404,400</b>	<b>408,500</b>	<b>412,000</b>
<b>Net Profit (E) [C-D]</b>	<b>15,300</b>	<b>183,600</b>	<b>208,900</b>	<b>236,270</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	183,600	208,900	236,270
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		151,600	328,500
	<b>Total Cash Inflow</b>	<b>263,600</b>	<b>360,500</b>	<b>564,770</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,600</b>	<b>328,500</b>	<b>532,770</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures

# মেসার্স বিসমিল্লাহ্ ফার্ণিচার

প্রোপ্রাইটর : আঃ রহিম

এখানে নতুন পুরাতন শাল, সেগুন কাঠের যাবতীয় ফার্ণিচার তৈরী ও অর্ডার সরবরাহ করা হয়।

ছোড়ার দেউল মসজিদ মাার্কেট, রামপাল, মুন্সীগঞ্জ। মোবাইল : ০১৯১৮-৩২৯৩৬৯, ০১৮৪৫-২৫১২২৪































# FAMILY PICTURE

