

Proposed NU Business Name: **MS MOSTOFA STEEL FURNITURE**



Project identification and prepared by: Md.Majnu Hossen,
Sherpur Unit,Bogra
Project verified by: Md. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOSTAFEGUR RAHMAN
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Bother 2 Sisters
Address	:	Vill: Mohipur, P.O: Sherpur, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	ROHIMA
(iii) Father's name	:	LEET. ABDUL GOFUR MONDOL
(iv) GB member's info	:	Branch:Dhaunt, Centre # 4 (Female), Member ID:2001; Group No:04 Member since: 20-08-1985(5 Years) First loan: -1,000
Further Information:		Existing Loan: BDT 2,000, Outstanding loan: NILL
(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	:	03 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-910858
Mother's Contact No.	:	01758-528819
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA joined Grameen Bank since 05 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MOSTOFA STEEL FURNITURE
Location	:	Fire service, Sherpur.
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 245,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 20 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Sied, Allna, Door, Sowkas, Hardwood, Etc.▪ Average 35% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

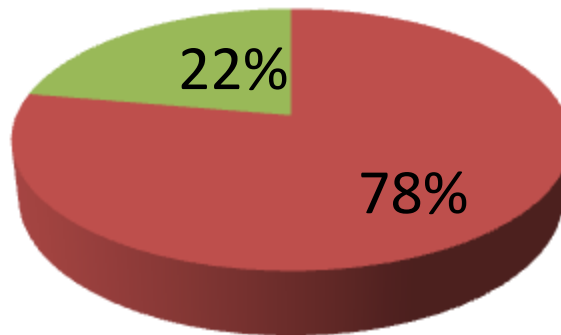
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sied, Allna, Door, Sowkas, Hardwoold.	20,000	600,000	7,200,000
Total Sales (A)	20,000	600,000	7,200,000
Less. Variable Expense			
Sied, Allna, Door, Sowkas, Hard woold.	16,200	486,000	5,832,000
Total variable Expense (B)	16,200	486,000	5,832,000
Contribution Margin (CM) [C=(A-B)]	3,800	114,000	1,368,000
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		1,500	18,000
Transportation		5,000	60,000
Salary (self)		4,000	48,000
Salary (staf)		50,000	600,000
Entertainment		3,000	36,000
Guard		800	9,600
Mobile Bill		300	3,600
Total fixed Cost (D)		66,600	799,200
Net Profit (E) [C-D]		47,400	568,800

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sheet	1	60,000	27,000	1	60,000	60,000	87,000
Alna	30	1550	46,500				46,500
Door	3	5200	15,600				15,600
Showkas	12	14,000	14,000				14,000
Almari	1	18,000	18,000				18,000
Hardwear			15,000				15,000
Others			900			10,000	10,900
Security			75,000				75,000
Total	47		245,000	1		70,000	315,000

Source of Finance



- Entrepreneur's Contribution 245,000
- Investor's Investment 70,000
- Total 315,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sheet,Alna,Door,Showkas,Hardwear sales	25,000	750,000	9,000,000	9,450,000	9,922,500
Total Sales (A)	25,000	750,000	9,000,000	9,450,000	9,922,500
Less. Variable Expense	0				
Sheet,Alna,Door,Showkas,Hardwear cost.	20,500	615,000	7,380,000	7,749,000	8,136,450
Total variable Expense (B)	20,500	615,000	7,380,000	7,749,000	8,136,450
Contribution Margin (CM) [C=(A-B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Fixed Expense					
House rant		2000	24,000	24,000	24,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		5000	60,000	60,000	60,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		50000	600,000	600,000	600,000
Entertainment		3000	36,000	36,000	36,000
Guard		800	9,600	9,600	9,600
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		66,700	800,400	800,400	800,400
Net Profit (E) [C-D)		68,300	819,600	900,600	985,650
Investment Payback			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	819,600	900,600	985,650
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		791,600	1,664,200
	Total Cash Inflow	889,600	1,692,200	2,649,850
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	791,600	1,664,200	2621,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:03 Others:0
Experience & Skill : 03 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









উন্নত জায়গায় রাখুন

নাটক সমাজের দর্পণ

দুই জায়গায় রাখুন

LIFE
MISSION
10-10
Σ 10
EVERYDAY



FAMILY PICTURE

