

## Proposed NU Business Name: MA FURNITURE MART



Project identification and prepared by: Md: Nasir Khan  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: MOILAL HUSHEN</b>
Age	:	05-05-1988(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers & 1 sister
Address	:	Vill:Hobipur,P.O:Donbari,P.S:Donbari, Dist: Tangail.
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>MOST : MOSIRON BEGUM</b>
(iii) Father's name	:	<b>MD : SHAID ALLI</b>
(iv) GB member's info	:	Branch: Chalash Modhupur ,Centre # 18(Female), Member ID: 1734/1, Group No: 01 Member since: 200-2017 raning(17Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000Outstanding loan:9,540Taka
(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..	:	

## ***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	:	16 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.	:	01922-859824
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MOSIRON BEGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

## Proposed Nobin Udyokta Business Info

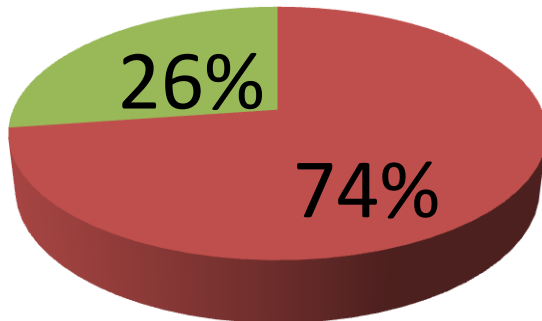
Business Name	:	<b>MA FURNITURE MART</b>
Location	:	Hobipur bazar, donbari,Tangail.
Total Investment in BDT	:	BDT270 ,000
Financing	:	Self BDT 200 ,000(from existing business) 74% Investors Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft*10ft= 300 Square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Khat,owerdrop,shocase,desine table etc</li> <li>▪Average 40% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 07 Employees.</li> <li>▪The Shop is Rented</li> <li>▪Collects goods from Shokhipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,owerdrop,shocase,desine table etc		300,000	3600,000
		0	0
<b>Total Sales (A)</b>		300,000	3600,000
<b>Less. Variable Expense</b>			
Khat,owerdrop,shocase,desine table etc		180,000	2160,000
		0	0
<b>Total variable Expense (B)</b>		180,000	2160,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		120,000	1440,000
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		200	2,400
Transportation		2,000	24,000
Entertainment		500	6,000
Salary (staff)		70,000	840,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>79,200</b>	<b>950,400</b>
<b>Net Profit (E) [C-D]</b>		<b>40,800</b>	<b>489,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	5p	15,000	75,000				75,000
Owerdrop	2p	20,000	40,000				40,000
Walls hocase	1p	20,000	20,000				20,000
Decine table	2p	10,000	20,000				20,000
Kat	50sipti	500	25,000				25,000
Gol tree						70,000	70,000
Security			20,000				20,000
<b>Total</b>			<b>200,000</b>			<b>70,000</b>	<b>270,000</b>



**Entrepreneur**  
**Investment 200,000**  
**Investor Investment: 70,000**  
**Total Investment: 270,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Khat,owdrop,shocase,desine table etc		350,000	4200,000	4410,000
<b>Total Sales (A)</b>		350,000	4200,000	4410,000
<b>Less. Variable Expense</b>				
Khat,owdrop,shocase,desine table etc		210,000	2520,000	2646,000
<b>Total variable Expense(B)</b>		210,000	2520,000	2646,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		140,000	1680,000	1764,000
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	3,600
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		2,000	24,000	30,000
Entertainment		500	6,000	6,000
Salary(staff)		70,000	840,000	840,000
Genaretor		200	2,400	2,400
<b>Total Fixed Cost</b>		<b>79,200</b>	<b>950,400</b>	<b>957,000</b>
<b>Net Profit (E) [C-D]</b>		<b>60,800</b>	<b>729,600</b>	<b>807,000</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	729,600	807,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		687,600
	<b>Total Cash Inflow</b>	<b>799,600</b>	<b>1494,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>687,600</b>	<b>1452,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিশ্বখ্যাত রুমালি বাহি

খোজান মোবাইলঃ ০১৯২২-৮৫৪২৪, ০১৭৮৭-২৪৪৪০

# মা ফার্ণিচার মার্ট

প্রোঃ মোঃ ময়নাল হোসেন

এখানে উন্নত মানের কার্ভের তৈরি খাট, সোফা,  
ডেসিং টেবিল, ডাইনিং সেট, ওয়াল সুকেস পাওয়া  
সকল প্রকার বৈধ গোলাই কার্ভ, চিড়াই  
যোগ্য প্রতিষ্ঠান।



ডী, টাসাইল।

আই : সাজেদুল- ইসলামপুর # ০১৯২২-২৪৪৭৯৪।





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2018/07







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# মা ফার্ণিচার মার্ট

শ্রীঃ মোঃ মদনাল হোসেন

এখানে টিউ ও মানের কাঠের বেদি, সোফা, বেদি, টেবিল, ডাইনিং সেট, ওয়ান মুসেক পিওয়া, ক্রসল প্রকারের বেদি, বেলাই কাঠ, চিত্রই, ইত্যাদি

ঢাকাইল।







ফার্ণিচার মাট

# FAMILY PICTURE

