

Proposed NU Business Name: **MASUD FURNATHURE**



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Dagonvuiyan Unit, Feni.

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MASUD
Age	:	01-01-1983 (35 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Dothers,02 Sons
No. of siblings:	:	04Brothers,02 Sister
Address	:	Vill: Mohammadpur, P.O: Boyragirhat, P.S: Dagonvuiyan, Dist: Feni

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TOYABUR NESSA
(iii) Father's name	:	ABDUR ROB
(iv) GB member's info	:	Branch: Kadar, Sebag Centre # 06(Female), Member ID: 6421, Group No: 08 Member since: 1995-2000 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	16years experience in running business. 10 years in own business. He has 06 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839466488
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

TOYABUR NESSA joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

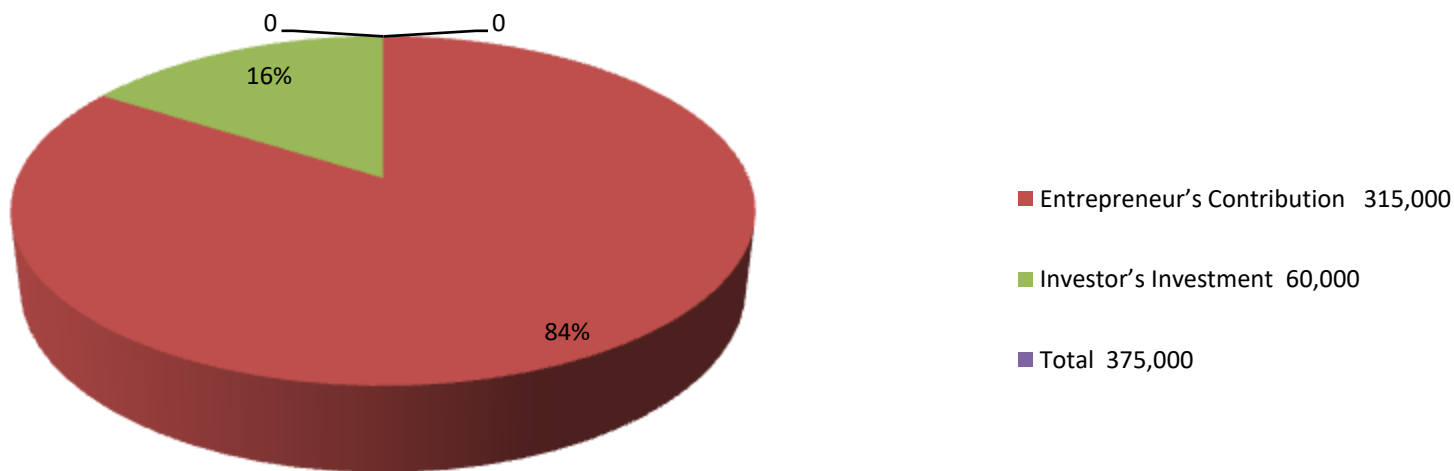
Proposed Nobin Udyokta Business Info

Business Name	:	: MASUD FURNUTHURE
Location	:	JanataBank road, Boyragirhat, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 375,000/-
Financing	:	Self BDT 315,000/-(from existing business) 84% Required Investment BDT 60,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture item etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Bashurhat▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
furniture item	3500	105000	1260000
Total Variable exp. (B)	3500	105000	1260000
Contribution Margin CM [C= (A-B)]	1500	45000	540000
less fixed exp.			
Rent		1500	18000
Electricity bill		200	2400
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		300	3600
Gird		80	960
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		24230	290760
Nit profit		20770	249240

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
English khat	15	4000	60000	0	0	0	60000
Sami khat	7	15000	105000	0	0	0	105000
Love khat	3	20000	60000	0	0	0	60000
Shokas	2	10000	20000	0	0	0	20000
Wood	0	0	50000	0	0	50000	100000
Others	0	0	0	0	0	10000	10000
Security	0	0	20000	0	0	0	20000
Total	0	0	315000	0	0	60000	375000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	8213	246390	2956680	3104514	3259739.7
Total Sales (A)	8213	246390	2956680	3104514	3259739.7
less variable Expenses					
furniture item	5749.1	172473	2069676	2173160	2281817.8
Total variable Expenses (B)	5749.1	172473	2069676	2173160	2281817.8
Contribution Margin (CM)= (A-B)	2463.9	73917	887004	931354.2	977921.91
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		500	6000	6200	6400
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	60000	60000
Salary(staff)		22000	264000	264000	264000
Entertainment		400	4800	4800	4800
Gird		80	960	960	960
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		32380	388560	389160	389760
Net Profit (E) (C-D)		41537	498444	523366.2	549534.51
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	498444	523366.2	549534.51
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		474,444	973,810
	Total Cash Inflow	558,444	997,810	1,523,345
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	474,444	973,810	1,499,345

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 16 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

















FAMILY PICTURE

