

Proposed NU Business Name: M/S **MA FURNITURE**

# ২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Shukur mahmud</b>
Age	:	12-02-1989 (28 Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	Son
No. of siblings:	:	4 Brothers & 1 Sisters
Address	:	Vill: Shodeb pur, P.O: Naitangor, P.S: Kalihati 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>MST. ASIA BEGUM</b>
(iii) Father's name	:	<b>MD : ABDUL BASED</b>
(iv) GB member's info	:	Branch: Mogra Kalihati, Centre # 56 (Female), Member ID: , Group No: Member since: 08-05-1995 (20 Years) First loan: 3,000 taka. Existing loan: taka Outstanding loan: taka
Further Information:		
(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	:	Twelve years experience in running business. He has no year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-588464
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MST. ASIA joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA FURNITURE</b>
Location	:	Shohodeb pur, Shola kura Bazar, Kalihati, Tangail.
Total Investment in BDT	:	BDT 800000
Financing	:	Self BDT 60,000(from existing business) 75% Required Investment BDT 2,00,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 10,000
Size of shop	:	21 ft x 14 ft= square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪He makes various furniture's like showcase, wear drove, shelf, dinning table etc.c.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪The business is rented.</li><li>▪Collects goods from Makrai Bazar, Gataial.</li><li>▪Agreed grace period is 4 months.</li></ul>

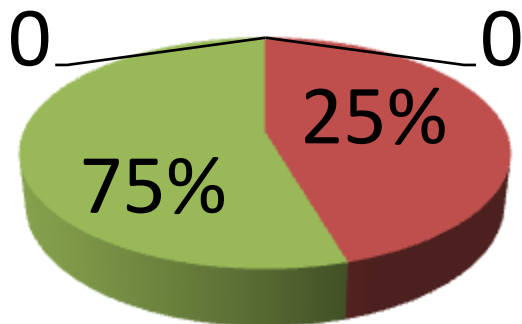
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
showcase, wear drove, shelf, dinning table etc.c.		128,000	1,536,000
		<b>128,000</b>	1,536,000
<b>Less. Variable Expense</b>		0	0
showcase, wear drove, shelf, dinning table etc.c.		89,600	1,075,200
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)</b>		38,400	460,800
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		800	9,600
Transportation		700	8,400
Salary (self)		7000	84,000
Salary (self)		16,000	192,000
Entertainment		400	4,800
Generator Bill			0
Mobile Bill		300	3,600
Generator Bill			0

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	4	20000	80,000			0	80,000
Dracing table	2	15000	30,000			0	30,000
wood			40,000			150,000	190,000
wood			50,000				50,000
Pond lease			300,000			0	300,000
fish			100,000			50,000	150,000
							0
			<b>600,000</b>			<b>200,000</b>	<b>800,000</b>

## Source of Finance



Entrepreneur Contribution	600,000
Investors Investment	200,000
<b>Total Investment</b>	<b>800000</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
showcase, wear drove, shelf, dinning table etc.c.		165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>		<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>		0	0	0	0
showcase, wear drove, shelf, dinning table etc.c.		115,500	1,386,000	1,455,300	1,528,065
<b>Total variable Expense (B)</b>		0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		49,500	594,000	623,700	654,885
<b>Less. Fixed Expense</b>				0	
Rent		800	9,600	9,600	9,600
Electricity Bill		800	9,600	9,600	9,600
Transportation		1,000	12,000	12,000	12,000
Salary (self)		10000	120,000	120,000	120,000
Salary (self)		16,000	192,000	192,000	192,000
Entertainment		400	4,800	4,800	4,800
Generator Bill			0	0	0
Mobile Bill		300	3,600	3,600	3,600
Generator Bill			0	0	0
<b>Total fixed Cost (D)</b>		29300	351600	351,600	351,600
<b>Net Profit (E) [C-D]</b>		20,200	242,400	254,520	242,400
<b>Payback</b>			80000	80000	80000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	242,400	254,520	242,400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		162,400	336,920
	<b>Total Cash Inflow</b>	<b>442,400</b>	<b>416,920</b>	<b>579,320</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>162,400</b>	<b>336,920</b>	499,320

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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









# FAMILY PICTURE

