

Proposed NU Business Name: **MASUM FURNITURE**



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	OBAIDUN NUR
Age	:	11/03/1984(33Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	2 Son 0 Daughter
No. of siblings:	:	05 Brother 03Sisters
Address	:	Vill: EjjotPur, P.O: Ejjotpur P.S: Feni Sadar, 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	:	BIBI SOKHINA
(iii) Father's name	:	BAHAR ULLAH
(iv) GB member's info	:	Branch: Patahnnagar, Centre # 15/(Female), Member ID :5434/1, Group No: 05 Member since: 05-03-1998-2010 (12Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829-957422
Mother's Contact No.	:	01884-160036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI SOKHINA joined Grameen Bank since 19 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

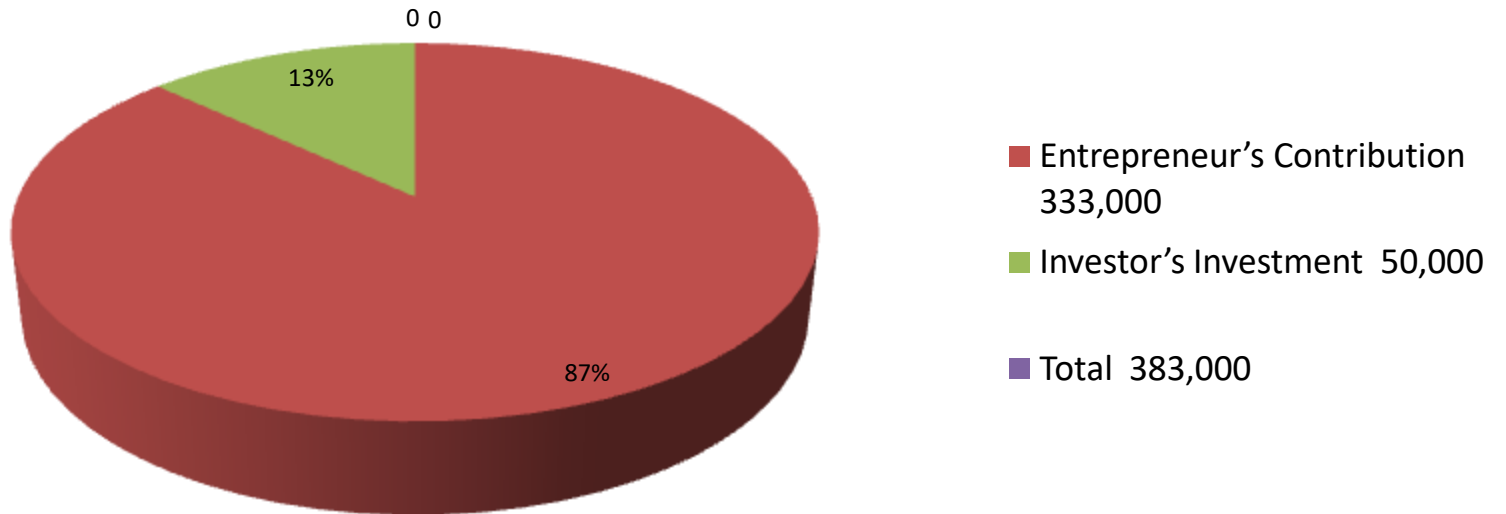
Business Name	:	MASUM FURNITURE
Location	:	Daia bibir bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 3,16,000/-
Financing	:	Self BDT 3,33,000/- (from existing business) 84% Required Investment BDT50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 20 ft. = 240 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Sofa set,semi box khat,alna, woods, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. 2 employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Sofa set,semi box khat,alna, woods, etc.	3800	114000	1368000
	0	0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Sofa set,semi box khat,alna, woods, etc.	3040	91200	1094400
Total Variable Expense	3040	91200	1094400
Contributon Margin (CM) [C=(A-B)]	760	22800	273600
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		10000	120000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		18300	219600
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
sofa set	2	40,000	80,000	20	1,700	0	80,000
semi box	4	20,000	80,000	1	1,000	0	80,000
box khat	1	50,000	50,000			0	50,000
alna	1	3,000	3,000			0	3,000
woods	1	50,000	50,000			50,000	100,000
security	0	0	70,000			0	70,000
	0	0				0	0
			0			0	0
			0			0	0
			0			0	0
Total	9	163000	333,000	21	2,700	50,000	383,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sofa set,semi box khat,alna, woods, etc.	4300	129000	1548000	1625400	1706670
0	0	0	0	0	0
Total Sales(A)	4300	129000	1548000	1625400	1706670
Less Variable Expense (B)					
Sofa set,semi box khat,alna, woods, etc.	3440	103200	1238400	1300320	1365336
Total Variable Expense	3440	103200	1238400	1300320	1365336
Contributon Margin (CM) [C=(A-B)]	860	25800	309600	325080	341334
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		18300	219600	220180	220769
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	144500
	Total Cash Inflow	140,000	164,500	243,725
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,000	144,500	223,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Daia bibir bazar, chagalnaiya
, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











