

Proposed NU Business Name: **MOJUMDER FURNITURE MART**



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Chagal naiya,feni

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABU TAIUB
Age	:	03/05/1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: East Debpur P.O: Chadgazi, P.S: Chagal naiya, 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	:	MONOWARA BEGUM
(iii) Father's name	:	LATE: ESAK MIA
(iv) GB member's info	:	Branch: Mohamaya, Centre # 17/(Female), Member ID:4324/1, Group No: 06 Member since: 02-01-2004-2010(6Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- 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	:	12 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01830-123927
Mother's Contact No.	:	01826-592556
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 7 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

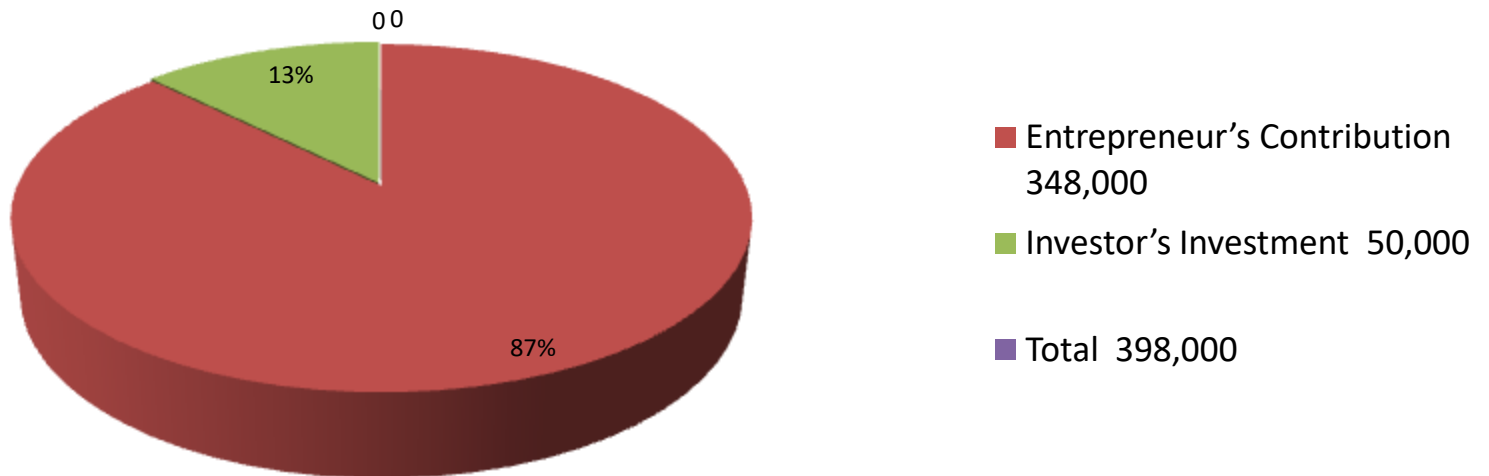
Business Name	:	MOJUMDER FURNITURE MART
Location	:	Boktar Hat Kor Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,98,000/-
Financing	:	Self BDT 3,48,000/- (From Existing Business) 87% Required Investment Bdt,50,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15ft. = 150 Square Ft
Security Of The Shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat ,woods,thai glass Etc. ▪Average 25% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Khat, wardrop thai glass etc	3300	99000	1188000
	0	0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
Khat, wardrop thai glass etc	2475	74250	891000
Total Variable Expense	2475	74250	891000
Contributon Margin (CM) [C=(A-B)]	825	24750	297000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		400	4800
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff) 3		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		19800	237600
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Khat	10	15,000	150,000	2	15,000	30,000	180,000
wardrop	1	23,000	23,000	0	0	0	23,000
kath	0	0	100,000			20,000	120,000
thai glass	0	0	40,000			0	40,000
security	0	0	15,000			0	15,000
others	0	0	20,000			0	20,000
	0	0	0			0	0
			0			0	0
			0			0	0
Total	11	38000	348,000	2	15,000	50,000	398,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khat, wardrop thai glass etc	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
Khat, wardrop thai glass etc	2850	85500	1026000	1077300	1131165
Total Variable Expense	2850	85500	1026000	1077300	1131165
Contributon Margin (CM) [C=(A-B)]	950	28500	342000	359100	377055
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		19800	237600	238240	238892
Net Profit (E)= [C-D]		8700	104400	109620	115101
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	104,400	109620	115101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84400	174020
	Total Cash Inflow	154,400	194,020	289,121
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	84,400	174,020	269,121

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; Boktar Hat Kor Bazar,
Chagal Naiya, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













