

Proposed NU Business Name: **MAHI FURNITURE**



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Project verified by: MD. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOFIZ UDDIN
Age	:	01-02-1984 (34 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 Daughter, 01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Ganghir, P.O: Ganghir, P.S: Modhupur, 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	:	MARIYAM BEGUM
(iii) Father's name	:	MD. MOJAFAR ALI
(iv) GB member's info	:	Branch: Pakutiya, Centre # 51 (Female), Member ID: 3472, Group No: 01 Member since: 05-06-1988 (30 Years) First loan: BDT 2000 taka, Existing loan: BDT 60,000 taka Outstanding loan: BDT: 9840 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	:	04 years experience in running business. He has training 10 years.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-829482
Mother's Contact No.	:	01710-689317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MARIYAM BEGUM joined Grameen Bank since 30 years ago. At first he took 2000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

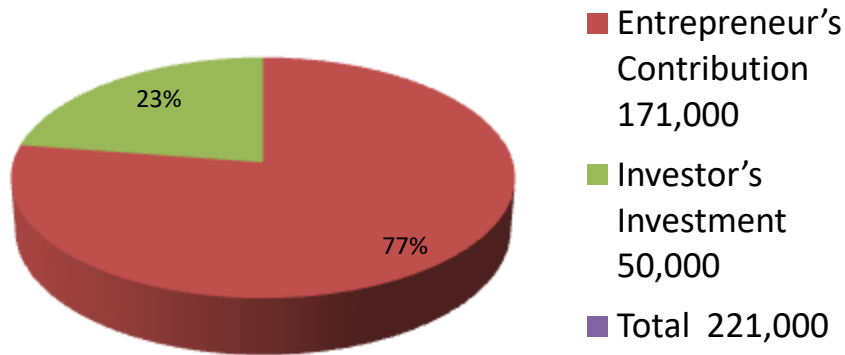
Business Name	:	MAHI FURNITURE
Location	:	Ganghir bazar,Modhupur, Tangail.
Total Investment in BDT	:	BDT221,000 /-
Financing	:	Self BDT 171,000 (from existing business)77 % Required Investment BDT 50,000 (as equity)23 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 30 ft = 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; khat,wallwood,alana,ciraiwood etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Ganghir.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,wallsokech,alana,ciraiwood,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
khat,wallsokech,alana,ciraiwood,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		800	9600
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		400	4800
Guard		100	1200
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		18100	217200
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	2	20,000	40,000				40,000
wallsokech	2	25,000	50,000				50,000
alana	1	3,000	3,000				3,000
cirai wood	40	1,200	48,000				48,000
security			30,000				30,000
golai wood						50,000	50,000
							0
							0
							0
						0	0
Total	45	49200	171,000	0	0	50,000	221,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,wallsokech,alana,ciraiwood,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
khat,wallsokeh,alana,ciraiwood,others	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		18100	214800	215800	216830
Net Profit (E)= [C-D]		11900	142800	149940	157437
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	142,800	149940	157437
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122800	252740
	Total Cash Inflow	192,800	272,740	410,177
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	122,800	252,740	390,177

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Ganghir bazar,
modhupur,Tangail.

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

