

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



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

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	:	10 years experience in running business. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819819164
Mother's Contact No.	:	01811954913
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOSAMMAT MORIUM AKTER joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

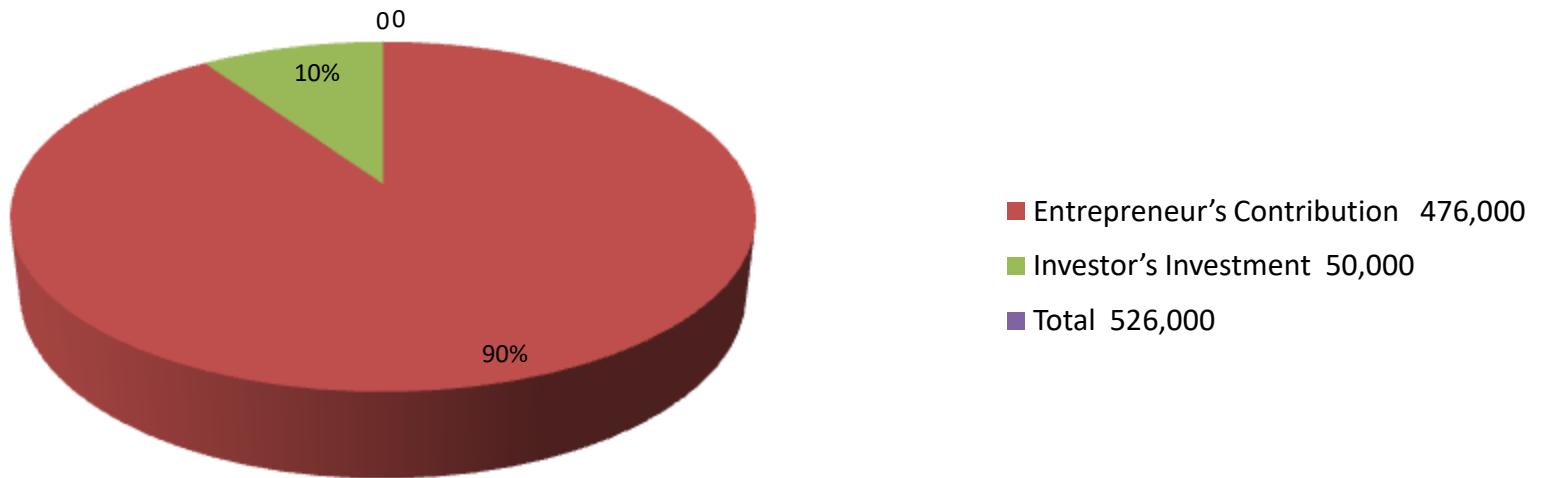
Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAMUN FURNITURE
Location	:	New Station Road, Porshuram, Feni.
Total Investment in BDT	:	BDT 526000/-
Financing	:	Self BDT 476000(from existing business) 90% Required Investment BDT,50,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 20 ft. = 600square ft
Security of the shop	:	100000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods lik;khat,sofa,alna,wood,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,sofa,alna,wood,weardroop,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
khat,sofa,alna,wood,weardroop,others	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		300	3600
Guard		150	1800
Generator		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		25750	309000
Net Profit (E)= [C-D]		4250	51000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	0	0	120,000			0	120,000
sofa	0	0	70,000			0	70,000
daining table	0	0	30,000			0	30,000
alna	0	0	14,000			0	14,000
dressing table	0	0	36,000			0	36,000
wood	0	0	50,000			50,000	100,000
wardroop	0	0	56,000			0	56,000
security	0	0	100,000			0	100,000
						0	0
						0	0
Total	0	0	476,000	0	0	50,000	526,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
khat,sofa,alna,wood,weardroop,others	6000	180000	2160000	2268000
Total Sales(A)	6000	180000	2160000	2268000
Less Variable Expense (B)				
khat,sofa,alna,wood,weardroop,others	4800	144000	1728000	1814400
Total Variable Expense	4800	144000	1728000	1814400
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600
Less Fixed Expense				
Rent		3000	36000	36000
Electric Bill		1000	12000	144000
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		15000	180000	180000
Entertainment		300	3600	3600
Guard		150	1800	1800
Generator		300	3600	3600
Mobile Bill		500	6000	0
Total Fixed Cost (D)		25750	305400	431700
Net Profit (E)= [C-D]		10250	123000	129150
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	123,000	129150
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		93000
	Total Cash Inflow	173,000	222,150
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	93,000	192,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:New Station Road,
Porshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures























FAMILY PICTURE

