

Proposed NU Business Name: **MONSUR FURNITURE**



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Feni Sadar Unit, Feni

Project verified by: Md. Ebadot Hossain



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

Name	:	<b>MONSUR ALOM</b>
Age	:	01-01-1992 (26 years)
Education, till to date	:	Class 10
Marital status	:	married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers
Address	:	Vill: Gozaria kandi P.O: Sosordi ; P.S: Feni Sadare ; 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	:	<b>MOKSEDA BEGUM</b>
(iii) Father's name	:	<b>SAMSUL HUDA</b>
(iv) GB member's info	:	Branch: Sosordi. Centre # 34 (Female), Member ID: 2135, Group No: 05 Member since: 15-05-2000 To 18-06-2015 ( 15 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: Nill
(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	:	03 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-476812
Family's Contact No.	:	01835-108593
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOKSEDA BEGUM** joined Grameen Bank since **15** years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MONSUR FURNITURE</b>
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 243,000/-
Financing	:	Self BDT 193,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Segon Wood, Akashi, Gamary, Door etc</li><li>▪Average 25% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni, Baroyar Hatt .</li><li>▪Agreed grace period is 3 months.</li></ul>

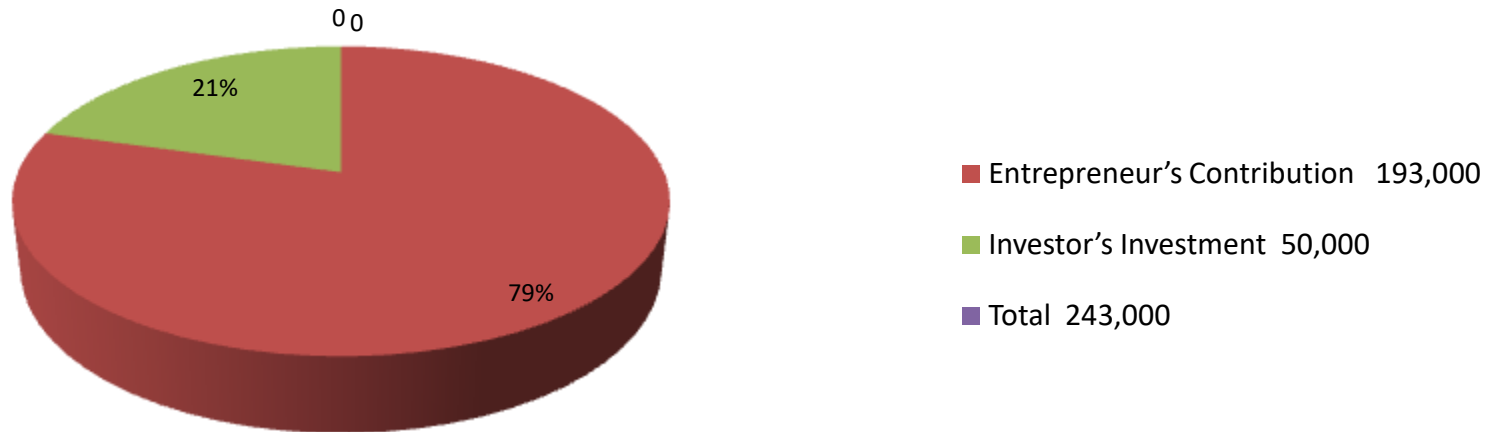
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Segon Wood, Akashi, Gamary, Door etc		200,000	2,400,000
<b>Total Sales (A)</b>		200,000	2,400,000
<b>Less Variable Expense</b>			
Segon Wood, Akashi, Gamary, Door etc		150,000	1,800,000
<b>Total variable Expense (B)</b>		150,000	1,800,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>50,000</b>	<b>600,000</b>
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		300	3,600
Guard		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>17,900</b>	<b>214,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>32,100</b>	<b>385,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cabinet	1	30000	30,000	0	0	0	30,000
Waredrop	1	30000	30,000	0	0	0	30,000
Khatt	1	20000	20,000	0	0	0	20,000
Dining Table	1	10000	10,000	0	0	0	10,000
Mehoguni Wood	20	1000	20,000	20	1000	20,000	40,000
Koroi Wood	30	1000	30,000	30	1000	30,000	60,000
Chare	50	60	3,000	0	0	0	3,000
Security	1	50000	50,000				50,000
<b>Total</b>	<b>105</b>	<b>142060</b>	<b>193,000</b>	<b>50</b>	<b>2000</b>	<b>50,000</b>	<b>243,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Segon Wood, Akashi, Gamary, Door etc		210,000	2520000	2646000	2778300
<b>Total Sales (A)</b>		210,000	2520000	2646000	2778300
<b>Less Variable Expense</b>					
Segon Wood, Akashi, Gamary, Door etc		210,000	2520000	2646000	2778300
<b>Total variable Expense (B)</b>		210,000	2520000	2646000	2778300
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>63,000</b>	<b>756000</b>	<b>793800</b>	<b>833490</b>
<b>Less Variable Expense</b>					
Rent		1,000	1,000	1,000	1,000
Electricity bill		500	6,000	6,500	7000
Transportation		1,000	1,500	31,500	32000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		300	3,600	3,600	3,600
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,000	5300
<b>Total fixed cost (D)</b>		<b>18,200</b>	<b>218,400</b>	<b>227,600</b>	<b>228,900</b>
<b>Net Profit (E)= [C-D]</b>		<b>44,800</b>	<b>537,600</b>	<b>566,200</b>	<b>604,590</b>
Investment Payback			20,000	20,000	20000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>537,600</b>	<b>566,200</b>	<b>604,590</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		517,600	437600
	<b>Total Cash Inflow</b>	587,600	1,083,800	1,042,190
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	517,600	1,063,800	1,022,190

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 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

