

Proposed NU Business Name: **MITHILA BADHON FURNITURE MART**



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Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	BHAZAN SUTRADHAR
Age	:	08-05-1985 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Nogor Saoali, P.O: Nogor Saoali, P.S: Mohera Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SOROSHOTI RANEE SUTRADHAR
(iii) Father's name	:	PROHOLLAD SUTRADHAR
(iv) GB member's info	:	Branch: Mohera Mirjapur, Centre # 67 (Male), Member ID: 4635, Group No: 13 Member since:31/10/1984 (30 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 34,900 Outstanding loan: BDT 29,345
(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	:	Twelve years experience in running business. He has one year hand training from local market.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-049689
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sorosoti Rane Sutrodhor is a member of Grameen Bank since 30 years. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture. She made two tin shed house and install a tube-well.

Proposed Nobin Udyokta Business Info

Business Name	:	MITHILA BADHON FURNITURE MART
Location	:	Saoli bazaar, Mirjapur, Tangail
Total Investment in BDT	:	BDT 3,87,000
Financing	:	Self BDT 2,87,000 (from existing business) 74% Required Investment BDT 1,00,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing wood furniture like; Cot, Almirah, Showcase, Dining table, Chair Table, Wear drop etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing four artisans.▪After getting equity fund one artisans will be appointed.▪Collects woods from Sokhipur, Kaliakoir, Korotia.▪The shop is rented.▪Agreed grace period is 4 months.

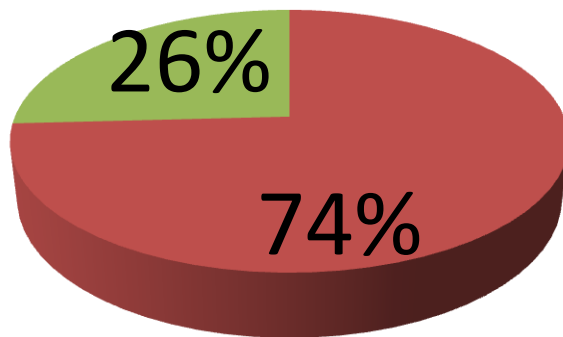
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cot, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Cot, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	105,000	1,260,000
Total variable Expense (B)	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	45,000	540,000
Less. Fixed Expense		
Rent	500	6,000
Electricity Bill	200	2,400
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	30,000	360,000
Entertainment	500	6,000
Guard	300	3,600
Donation	200	2,400
Total fixed Cost (D)	37,200	446,400
Net Profit (E) [C-D]	7,800	93,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot (2 x 18,000)	36,000	-	36,000
Showcase (3 x 20,000)	60,000	-	60,000
Wear drop (2 x 35,000)	70,000	-	70,000
Slice wood	1,00,000	-	1,00,000
Accessories	14,000	-	14,000
Log	-	1,00,000	1,00,000
Security	7,000	-	7,000
Total	2,87,000	1,00,000	3,87,000

Source of Finance



■ Entrepreneur's Contribution 287,000

■ Investor's Investment 100,000

■ Total 387,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Cot, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	190,000	2,280,000	2,394,000	2,513,700
Total Sales (A)	190,000	2,280,000	2,394,000	2,513,700
Less. Variable Expense				
Cot, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	133,000	1,596,000	1,675,800	1,759,590
Total variable Expense (B)	133,000	1,596,000	1,675,800	1,759,590
Contribution Margin (CM) [C=(A-B)]	57,000	684,000	718,200	754,110
Less. Fixed Expense				
Rent	500	6,000	6,000	6,000
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	750	9,000	9,500	10,000
Salary (self)	6,000	72,000	72,000	72,000
Salary (staff)	35,000	420,000	420,000	420,000
Entertainment	500	6,000	6,500	7,000
Guard	300	3,600	3,600	4,000
Donation	200	2,400	2,800	3,000
Total Fixed Cost	43,450	521,400	523,400	525,500
Net Profit (E) [C-D]	13,550	162,600	194,800	228,610
Investment Payback		40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	162,600	194,800	228,610
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		122,600	277,400
	Total Cash Inflow	262,600	317,400	506,010
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	122,600	277,400	466,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 12 Years
Quality furniture & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

