

Proposed NU Business Name: **MAA FURNITURE**



Project identification and prepared by: Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIR
Age	:	01-01-1983 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Kodda Nandon, P.O: Kodda bazaar, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINARA AKTER MINU
(iii) Father's name	:	SAIFUL ISLAM
(iv) GB member's info	:	Branch: Gacha Gazipur , Centre # 86 (Female), Member ID: 3252, Group No: 04 Member since: 05-03-1995 to 2008 (18 Years) First loan: 3,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Twenty years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01683-629460
Mother Contact No.	:	01914-507579
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Minara Akter Minu is a member of Grameen Bank since 18 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA FURNITURE
Location	:	Naojor Bazaar, Gazipur
Total Investment in BDT	:	BDT 4,40,000
Financing	:	Self BDT 2,40,000 (from existing business) 55% Required Investment BDT 2,00,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 10 ft= 220 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Showcase, Wear drop, Television, Rack, Dressing table, Trolley, Computer box, Fan, Chair, plastic crockeries etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Joydebpur, Mouchak. ▪Agreed grace period is 4 months.

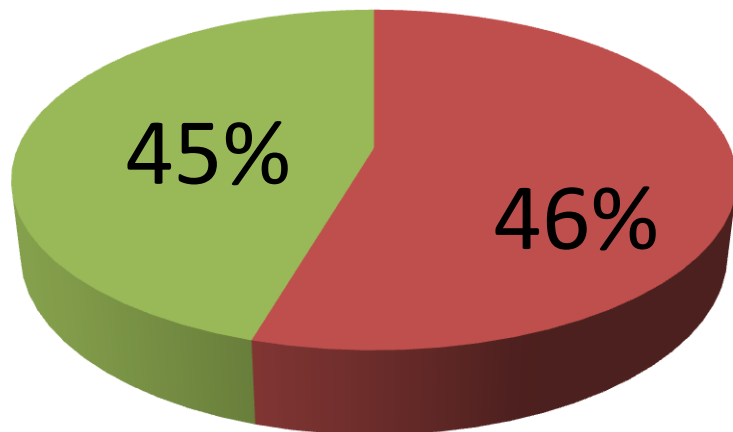
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Showcase, Wear drop, Television, Rack, Dressing table, Trolley, Computer box, Fan, Chair, plastic crockeries etc	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Showcase, Wear drop, Television, Rack, Dressing table, Trolley, Computer box, Fan, Chair, plastic crockeries etc	67,500	810,000
Total variable Expense (B)	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Rent	4,000	48,000
Electricity bill	400	4,800
Mobile Bill	300	3,600
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (Staff)	3,000	36,000
Guard	200	2,400
Entertainment	300	3,600
Total fixed Cost (D)	13,700	164,400
Net Profit (E) [C-D]	8,800	105,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Showcase, Wear drop, Television,	80,000	60,000	1,40,000
Rack, Dressing table, Trolley,	45,000	25,000	70,000
Computer box, Fan, Chair, plastic crockeries etc	45,000	25,000	70,000
Fridge	-	90,000	90,000
Security	70,000	-	70,000
Total	2,40,000	2,00,000	4,40,000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 200,000
- Total 440,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Showcase, Wear drop, Television, Rack, Dressing table, Trolley, Computer box, Fan, Chair, plastic crockeries, Fridge etc	145,000	1,740,000	1,827,000	1,918,350
Total Sales (A)	145,000	1,740,000	1,827,000	1,918,350
Less. Variable Expense				
Showcase, Wear drop, Television, Rack, Dressing table, Trolley, Computer box, Fan, Chair, plastic crockeries, Fridge etc	108,750	1,305,000	1,370,250	1,438,763
Total variable Expense (B)	108,750	1,305,000	1,370,250	1,438,763
Contribution Margin (CM) [C=(A-B)]	36,250	435,000	456,750	479,588
Less. Fixed Expense				
Rent	4,000	48,000	48,000	48,000
Electricity bill	400	4,800	5,500	6,000
Mobile bill & SMS Monitoring	400	4,800	5,300	5,800
Transportation	800	9,600	11,500	13,500
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	6,000	72,000	72,000	72,000
Guard	200	2,400	3,000	3,500
Entertainment	300	3,600	4,000	4,500
Total Fixed Cost	17,100	205,200	209,300	213,300
Net Profit (E) [C-D]	19,150	229,800	247,450	266,288
Investment Payback		80,000	80,000	80,000

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	200,000		
1.2	Net Profit	229,800	247,450	266,288
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		149,800	317,250
	Total Cash Inflow	429,800	397,250	583,538
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	149,800	317,250	503,538

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

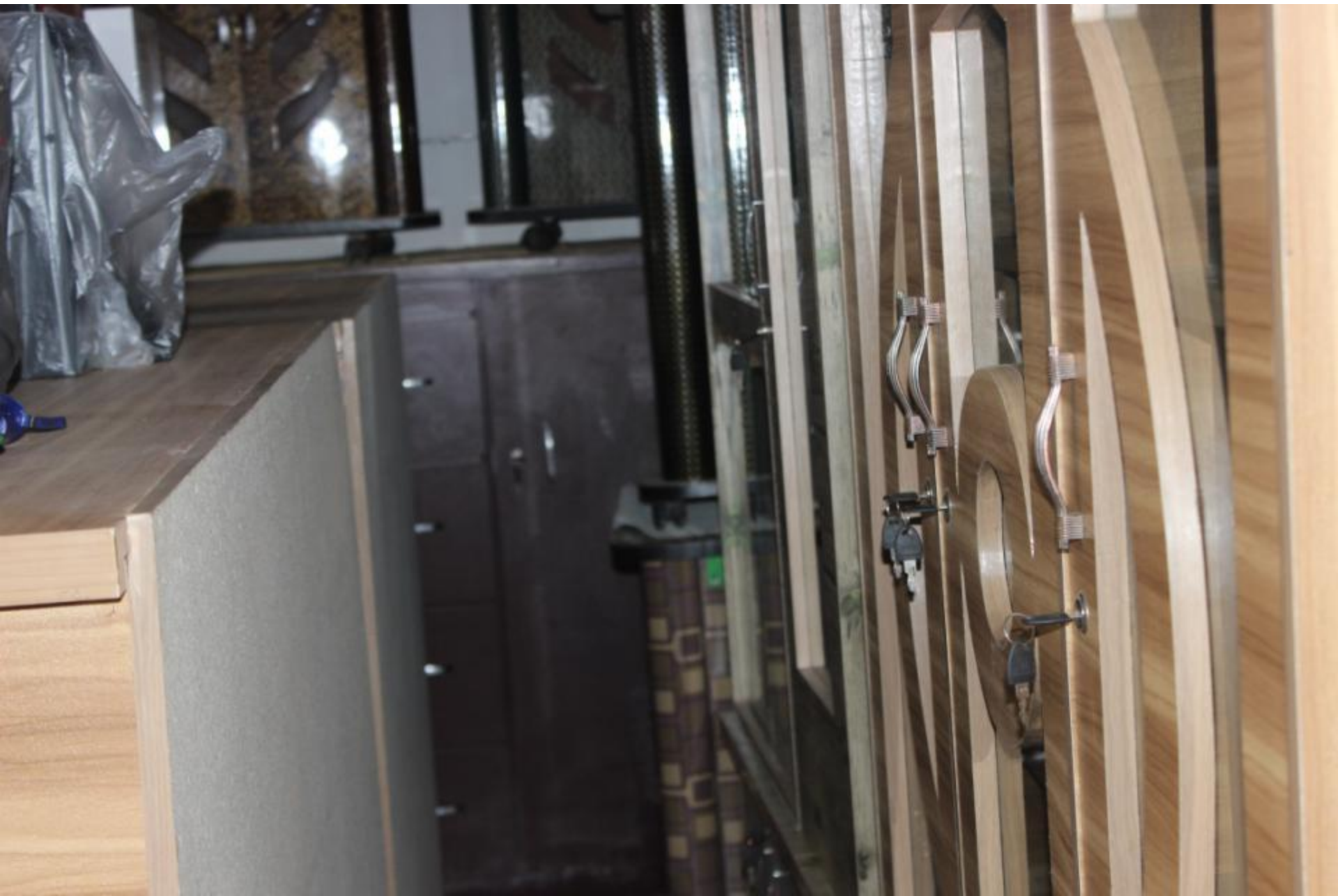
THREATS

Theft
Fire
Political unrest

Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মনির
 Name: MANIR
 পিতা: সাইদুল ইসলাম
 Father: সাইদুল ইসলাম (Saidul Islam)
 Date of Birth: 01 Jun 1983
 ID NO: 3313023694320

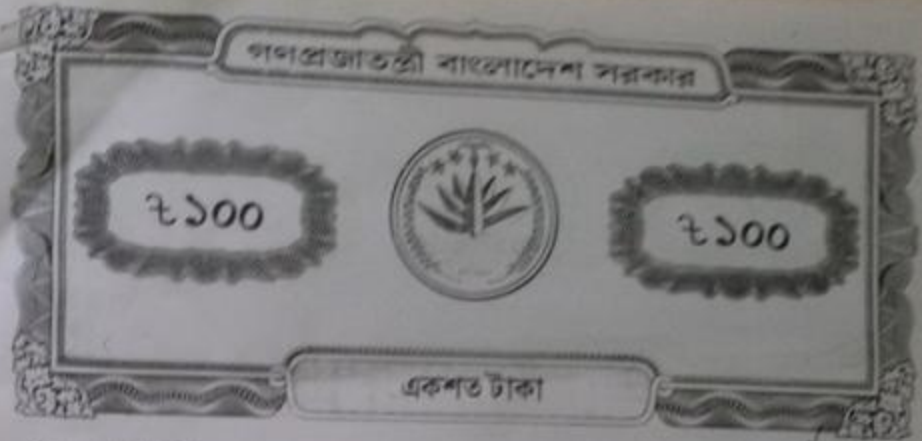
এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া বা ক্ষয় হলে তাৎক্ষণিকভাবে স্থানীয় পরিচয়পত্র কার্যালয় বা জাতীয় পরিচয়পত্র কার্যালয়তে জানাতে হবে।
 This National ID Card is the property of the Government of Bangladesh. If it is lost or damaged, it should be reported immediately to the local ID card office or the National ID card office.

প্রস্তুতকারক: জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা।
 Manufacturer: National ID card office, Dhaka.

প্রস্তুতকারক: জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা।
 Manufacturer: National ID card office, Dhaka.

জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা।
 National ID card office, Dhaka.

0181666
 5764



কম্ব ২২৬১০৭১

সাইদুল ইসলাম

কিসমিয়ার্হির বাহমনির লাহিম
 দোকান ঘর ভাড়ার চুক্তিপত্র দলিল

অর্থীম জামানত : ৭০,০০০/- (সত্তর হাজার) টাকা মাত্র।
 মাসিক ভাড়া : ৪,০০০/- (চার হাজার) টাকা মাত্র।
 মেয়াদ : ০৩ (তিন) বছর।

১। হাজী মোঃ আনত্বীর সিরাজ, পিতা- সিরাজুল ইসলাম, সাং- নাওজোড়, পোঃ কড়া বাজার, গাজীপুর সিটি কর্পোরেশন, গাজীপুর। ধর্মঃ ইসলাম, পেশা- ব্যবসা, জাতীয়তাঃ বাংলাদেশী।

.....১ম পক্ষ (মালিক)

২। মোঃ মনির হোসেন, পিতা- মোঃ সাইদুল ইসলাম, সাং- নাওজোড়, পোঃ কড়া বাজার, গাজীপুর সিটি কর্পোরেশন, গাজীপুর, ধর্ম- ইসলাম, পেশা- ব্যবসা, জাতীয়তাঃ-বাংলাদেশী।

.....২য় পক্ষ (ভাড়াটিয়া)

পরম করনামের আশ্রায়ঃ ভাড়াটার নাম পরম করিয়া দোকান ঘর ভাড়া চুক্তিপত্র দলিল লিখা আত্মক করিলাম। যেহেতু প্রথম পক্ষ মালিক দোকান ঘর ভাড়া দেওয়ার প্রস্তাব ঘোষণা করার পর আপনি দ্বিতীয় নিম্ন লিখিত শর্তে ভাড়া নিতে রাজি হন।

FAMILY PICTURE

