

Proposed NU Business Name: **MA FURNITURE & NOKSHAGHOR**



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Project verified by: MD. Mazharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROBIUL
Age	:	15-04-1990 (26 Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Chakkatuli, P.O: Gabtali, P.S: Gabtali, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST ACHIA
(iii) Father's name	:	LATE MOSLEM PAIKER
(iv) GB member's info	:	Branch: Gabtali, Centre # 16(Female), Member ID: 1416/3, Group No: Member since: 05-07-13(03 Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 5756
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. 03 years in own business. He has no training.
Other Own/Family Sources of Income	:	Dairy Firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754525133
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ACHIA joined Grameen Bank since 03 years ago. At first she took 6000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA FURNITURE & NOKSHAGHOR
Location	:	Sbagram mor, Gabtoli mor, Bogra
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 240000/- (from existing business) 71% Required Investment BDT 100000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	
Security of the shop	:	BDT 1,00,000
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Wooden furniture.▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing no employee. One will be appointed in the future▪ The shop is rented.▪ Collects goods from Matir Dhali, Bogra▪ Agreed grace period is 3 months.

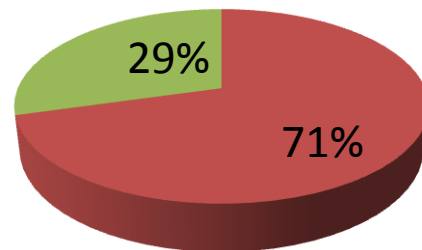
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Wooden furniture	3000	90000	1080000
Total variable Expense (B)	3,000	90000	1080000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		800	9600
Transportation		600	7200
Salary (self)		5000	60000
Salary(Staff)		12000	
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		20,000	240000
Net Profit (E)= [C-D]		10,000	120000

Investment Breakdown

Particulars	Existing	Proposed	Total
Furniture wood	120,000	100,000	220000
Cot	50,000	0	50000
Show case	15,000		15000
Dressing table	12,000	0	12000
Book Shelf	13,000	0	13000
Door	30,000	0	30000
	240,000	100,000	340000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 100,000
- Total 340,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden furniture	6000	180000	2160000	2268000
Total Sales (A)	6000	180000	2160000	2268000
Less Variable Expense				
Wooden furniture	4500	135000	1620000	1701000
Total variable Expense (B)	4,500	135000	1620000	1701000
Contribution Margin (CM) [C=(A-B)	1,500	45000	540000	567000
Less Variable Expense				
Rent		1,000	9600	9,600
Electricity bill		1000	12000	12500
Transportation		800	9600	9,800
Salary (self)		5000	144000	144000
Salary(Staff)		17000	204000	204000
Entertainment		300	3600	3600
Mobile bill		350	4200	4200
Total fixed cost (D)		25,450	387,000	387,700
Net Profit (E)= [C-D]		19550	153,000	179,300
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	153,000	179,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		93,000
	Total Cash Inflow	253000	272300
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	93,000	212300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

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FAMILY PICTURE

