

Proposed NU Business Name: **MA FURNITURE HARDWARE & ELECTRIC**



Project identification and prepared by: Md. Shahidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AKTARUZZAMAN
Age	:	25-12-1986 (30 Years)
Education, till to date	:	MA
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Basudebpur , P.O: Fultola, P.S: Charghat, Dist: Rajshahi
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 AFROZA BEGUM
(iii) Father's name	:	MD NURUL ISLAM
(iv) GB member's info	:	Branch: Arani,Basudebpur , Centre # 35 (Female), Member ID: 6442/4, Group No: 08 Member since:31-07-07 (09 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 91568
(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	:	08 years experience in running business. Own business 04 Years He has 1 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740278768
Mother's Contact No.	:	01715204769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST AFROZA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA FURNITURE HARDWARE & ELECTRIC
Location	:	Marani Baazar, Bridge side
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 30 ft= 300 square ft
Security of the shop	:	BDT 65,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Show case, Dining, Color, Umbrella etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Locality.▪Agreed grace period is 3 months.

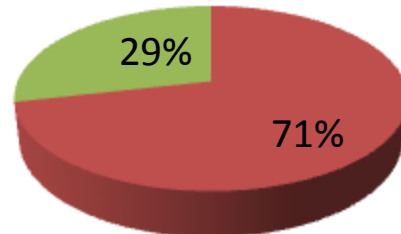
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Show case, Dining, Color, Umbrella etc.	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Show case, Dining, Color, Umbrella etc.	2640	79200	950400
Total variable Expense (B)	2,640	79200	950400
Contribution Margin (CM) [C=(A-B)]	660	19800	237600
Less Variable Expense			
Rent		1,500	18000
Electricity bill		350	4200
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		600	7200
Guard		300	3600
Mobile bill		1000	12000
Total fixed cost (D)		10,750	129000
Net Profit (E)= [C-D]		9,050	108600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Show case	5	7000	35,000	0	0	0	35,000
Alna	7	1000	7,000	0	0	0	7,000
Dining	1	16000	16,000	0	0	10000	26,000
Color	40	265	10,600	0	0	0	10,600
Energy bulb	48	200	9,600	0	0	0	9,600
Filament bulb	150	20	3,000	0	0	0	3,000
Umbrella	20	100	2,000			0	2,000
Hashbal	75	180	13,500			0	13,500
Towel	6	550	3,300			0	3,300
Hardware items			100,000			10,000	110,000
Electric items			0			40,000	40,000
Plastic items			0			40,000	40,000
Total	352	0	200,000	0	0	100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Show case, Dining, Color, Umbrella etc.	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Show case, Dining, Color, Umbrella etc.	4000	120000	1440000	1512000
Total variable Expense (B)	4,000	120000	1440000	1512000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000
Less Variable Expense				
Rent		1,500	18000	18,000
Electricity bill		500	6000	61000
Transportation		2,500	30,000	31,000
Salary (self)		5000	60000	60000
Entertainment		600	7200	7200
Guard		300	3600	3600
Mobile bill		1200	14400	14600
Total fixed cost (D)		11,300	135,600	191,800
Net Profit (E)= [C-D]		18700	224400	186,200
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	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		5,400
	Total Cash Inflow	165400	74070
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	5,400	14070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

বিস্মিল্লাহির রাহমানির রাহিম

মোঃ আকতারুজ্জামান (নান্টু)

BSC (অনার্স), MSC Zoology

প্রোপ্রাইটর

০১৭৪০-২৭৮৭৬৮

০১৮৩৩-০৯৯০৫২

০১৭৪৩-৬১৯৮৯৯

মা ফার্ণিচার হার্ডওয়ার এন্ড ইলেকট্রিক

এখানে প্লাস্টিক, মেলামাইন বোর্ড, কম্পিউটার টেবিল, খাট, হার্ডওয়ার সামগ্রী ও ইলেকট্রিক এর সকল পণ্য সুলভ মূল্যে বিক্রয় করা হয়।

আড়ানী বাসষ্ট্যান্ড, রামচন্দ্রপুর বাজার, চারঘাট, রাজশাহী।

জাতীয় পারচয়পত্র নম্বর: ৮১১৮৬২১০১৪



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management



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శ్రీ సుబ్రహ్మణ్యం



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FAMILY PICTURE

