

Proposed NU Business Name: **MS UDAY FURNITURE**



Project identification and prepared by: Md. Asif Istear,
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Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAJIB
Age	:	10-10-1989 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Charabag, P.O: Ashulia, P.S: Ashulia, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABEDA KHATUN
(iii) Father's name	:	ISMAEEL HOSSEN
(iv) GB member's info	:	Branch: Ashulia, Centre # 36 (Female), Member ID: 8322, Group No: 06 Member since: 26/03/2011 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 10,575/-
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01939-788662
Mother's Contact No.	:	01944-521731
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RBEDA KHATUN joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS UDAY FURNITURE
Location	:	Charabag, Ashulia, Dhaka.
Total Investment in BDT	:	BDT 3,67,500/-
Financing	:	Self BDT 2,67,500(from existing business) 73% Required Investment BDT 1,00,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 30 ft= 450 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bed, showcase, waredrop etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪He is doing his business in rent place.▪Collects goods from Savar, Polli biddut.▪Agreed grace period is 3 months.

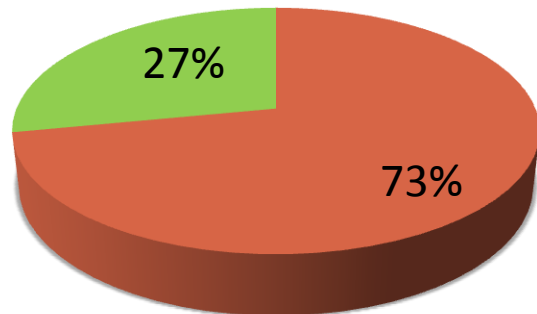
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three Peace item	3,500	1,05,000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Three Peace item	2,625	78,750	9,45,000
Total variable Expense (B)	2,625	78,750	9,45,000
Contribution Margin (CM) [C=(A-B)]	875	26,250	3,15,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		10,000	1,20,000
Guard		500	6,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		20,600	2,47,200
Net Profit (E) [C-D]		5,650	67,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Dressing table (4 x 15000)	60,000	-	60,000
Cash box (3 x 4000)	12,000	-	12,000
Dining table (1 x 47,000)	47,000	-	47,000
Bed (3 x 30000)	90,000	-	90,000
Wood	50,500	1,00,000	1,50,500
Total	2,67,500	1,00,000	3,67,500

Source of Finance



■ Entrepreneur's Contribution's :- 2,67,500

■ Investor Investment's :- 1,00,000

■ Total :- 3,67,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Three peace item	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000
Less. Variable Expense				
Three peace item	3,000	90,000	10,80,000	11,34,000
Total variable Expense (B)	3,000	90,000	10,80,000	11,34,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		800	6,000	8,000
Transportation		2,500	30,000	35,000
Salary (Self)		5,000	60,000	60,000
Salary (Staff)		10,000	1,20,000	1,20,000
Guar		500	6,000	7,000
Mobile Bill		500	6,000	7,000
Entertainment		500	6,000	7,000
Total Fixed Cost		21,800	2,58,000	2,68,000
Net Profit (E) [C-D]		8,200	98,400	1,10,000
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	98,400	1,10,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		38,400
	Total Cash Inflow	1,98,400	1,48,400
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	38,400	88,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charabag, Ashulia, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

