

Proposed NU Business Name: QUALITY AUTOBI MELAMAINE FURNITURE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Abu bakar Siddique
Age	:	01-07-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Cakveowa, P.O: Kollani, P.S: Sherpur 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 AYESHA BEGUM
(iii) Father's name	:	MD ABDUL MALEK MONOL
(iv) GB member's info	:	Branch: Sughat Sherpur, Centre # 01 (Female), Member ID: 1013 , Group No: 02 Member since: 04-05-1995 (10 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 13000, Outstanding loan:
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. 03 years in own business. He has 05 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704-204082
Mother's Contact No.	:	01765-175696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST AYESHA BEGUM joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	QUALITY AUTOBI MELAMAINE FURNITURE
Location	:	Mirzapur Baazar
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 08 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Autobi furniture & melamine etc.▪The business is operating by entrepreneur. Existing 04 employee.▪05 will be appointed in the future.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

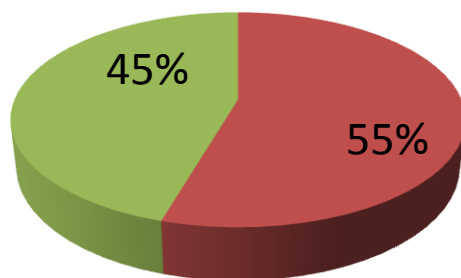
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Autobi furniture & melamine etc.	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Autobi furniture & melamine etc.	3750	112500	1350000
Total variable Expense (B)	3,750	112500	1350000
Contribution Margin (CM) [C=(A-B)]	1,250	37500	450000
Less Variable Expense			
Rent		1,400	16800
Electricity bill		400	4800
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		20000	240000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		29,300	351600
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Melamain	16	1500	24,000	6	1,500	9,000	0
Kelai Board	8	400	3,200	0	0	0	0
Readin table	6	2500	15,000	0	0	0	0
Show case	3	3000	9,000	0	0	0	0
Dressing table	3	2000	6,000	0	0	0	0
Basing coil	2	500	1,000	0	0	0	0
Drowar lock	2	400	800	0	0	0	0
Scoop	1	1000	1,000	0	0	0	1,000
Rack	0	0	0	10	2500	25,000	25,000
Alna	0	0	0	10	650	6,500	6,500
RFL items			0	1	8500	8,500	8,500
Others			0	1	1000	1,000	1,000
Total	41	0	60,000	28	0	50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Autobi furniture & melamine etc.	12500	375000	4500000	4725000
Total Sales (A)	12500	375000	4500000	4725000
Less Variable Expense				
Autobi furniture & melamine etc.	10625	318750	3825000	4016250
Total variable Expense (B)	10,625	318750	3825000	4016250
Contribution Margin (CM) [C=(A-B)	1,875	56250	675000	708750
Less Variable Expense				
Rent		1,400	16800	16,800
Electricity bill		600	7200	7400
Transportation		2,500	30,000	31,000
Salary (self)		5000	60000	60000
Salary(Staff)		30000	360000	360000
Entertainment		200	2400	2400
Mobile bill		500	6000	6400
Total fixed cost (D)		40,200	482,400	484,000
Net Profit (E)= [C-D]		16050	192600	224,750
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	192,600	224,750
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		162,600
	Total Cash Inflow	242600	387350
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	162,600	357350

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 05 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











FAMILY PICTURE

