

Proposed NU Business Name: **MA FURNITURE**



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

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQUL ISLAM
Age	:	21-10-1984 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	3 Brothers 1 SISTER
Address	:	Vill: South Milik Bagha, P.O: Bagha, P.S: Bagha, 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	:	MOST. JORINA BEWYA
(iii) Father's name	:	LATE MOJER UDDIN
(iv) GB member's info	:	Branch: Monigram, Centre # 17 (Female), Member ID: 4992/3, Group No: 4 Member since: 10-10-1995(22 Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: BDT 180000, Outstanding loan: 9852/-
(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.)	:	None
Business Experiences and Training Info	:	12years experience in running business. 12 Years in own business He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-363795
Family's Contact No.	:	01744-981508
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JORINA BEWYA Joined Grameen Bank Since 22Years Ago. At First She Took 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
Location	:	South Milik Bagha
Total Investment in BDT	:	BDT 165,000
Financing	:	Self BDT 115,000 (from existing business) 70% Required Investment BDT 50,000 (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30 ft x 15 ft= 450 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wood wooden furniture etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪Collects goods from local area.▪Agreed grace period is 3 months.

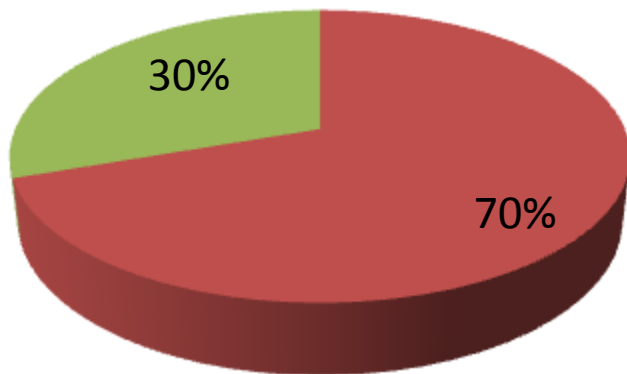
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wooden Furniture	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Wooden Furniture	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Electricity bill		700	8400
Transportation		10000	120000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile		300	3600
total fixed cost (D)		16100	193200
Net profit (E) [C-D]		13900	166800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chair	5	400	2,000			0	2,000
showcase	5	6000	30,000			0	30,000
window	5	3000	15,000			0	15,000
wardrob	2	10000	20,000			0	20,000
Others	4	12000	48,000			0	48,000
wood			0	50	1000	50,000	50,000
Total	21		115,000	50		50,000	165,000

Source of Finance



■ Entrepreneur's Contribution 115,000

■ Investor's Investment 50,000

■ Total 165,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Wooden Furniture	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
less variable Expenses					
Wooden Furniture	4800	144000	1728000	1814400	1905120
Total variable Expenses (B)	4800	144000	1728000	1814400	1905120
Contribution Margin (CM)= (A-B)	1200	36000	432000	453600	476280
Less Fixed Expenses					
Electricity bill		700	8400	8400	8400
Transportation		12000	144000	144000	144000
Salary (self)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Mobile		400	4800	4800	4800
Total Fixed Cost		18250	219000	219000	219000
Net Profit (E) (C-D)		17750	213000	234600	257280
Investment Payback			20000	20000	20000

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

SR#	<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	50,000		
1.2	Net Profit	213,000	234,600	257280
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193,000	407600
	Total Cash Inflow	263000	427600	664880
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	193,000	407600	644880

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12Years
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







Handwritten text in Odia script, likely a letter or official communication, mentioning various details and possibly a date.

Logo of a person's head and some text, possibly a header or contact information for a specific organization.

Barcode and associated text, likely a tracking or identification label for the document.

ମାଧ୍ୟମିକ ବିଦ୍ୟାଳୟ
ଓଡ଼ିଶା ଶିକ୍ଷା ବିଭାଗ

ଠିକଣା: କଟକ-୭୫୧୦୦୧
 ଫୋନ୍: ୦୬୭-୨୬୦-୩୩୫୧
 ମୋ: ୯୮୨୩୨୩
 ଇମେଲ୍: oia@odisha.gov.in
 ସମ୍ପର୍କ କର୍ତ୍ତା: ୨୬୦୨-୩୩୫୧

୧. ନାମ: ଶ୍ରୀ ଉପାଧ୍ୟକ୍ଷ
 ୨. ଠିକଣା: ପାଟି, ହାତର, ଉପାଧ୍ୟକ୍ଷ, ଓଡ଼ିଶା, ଭାରତ.
 ୩. ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ୪. ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ୫. ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ୬. ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ୭. ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ୮. ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ୯. ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ୧୦. ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.

ଘାଟିଆ ମାଧ୍ୟମିକ ବିଦ୍ୟାଳୟ

ସହଜା କମ୍ପେର ମାଧ୍ୟମିକ ବିଦ୍ୟାଳୟ

ନାମ: ଶ୍ରୀ ଉପାଧ୍ୟକ୍ଷ
 ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.
 ଉପାଧି: ଉପାଧ୍ୟକ୍ଷ
 ଠିକଣା: ପାଟି, ହାତର, ଓଡ଼ିଶା, ଭାରତ.

Handwritten note on a separate piece of paper, possibly a signature or additional information.

FAMILY PICTURE

