

## Proposed NU Business Name: **MAA FURNITURE**



Project identification and prepared by: Monoronjon,  
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD JONI</b>
Age	:	23-02-1987 (30 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Brother & 02 Sister
Address	:	Vill: Uttor Sukhbaspur, P.O: Sukhbajpur, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>REKHA BEGUM</b>
(iii) Husband's name	:	<b>MD KUTUB UDDIN SHEIKH</b>
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 97 (Female), Member ID: 3081, Group No: 02 Member since: 01-02-2009 (08 Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT 14,000/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01932-457715
Mother's Contact No.	:	01852-058308
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REKHA BEGUM** joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA FURNITURE</b>
Location	:	Hatimara Bazaar, Munshigonj
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Wood item retailer.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 02 employees.</li><li>▪Collects goods from Ghotipara.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

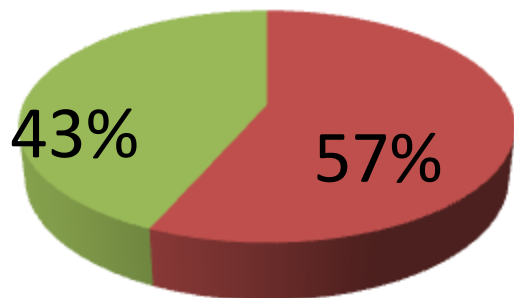
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
wood item	60,000	720,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>		
wood item	39,000	468,000
<b>Total variable Expense (B)</b>	<b>39,000</b>	<b>468,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	800	9,600
Entertainment	300	3,600
Transportation	700	8,400
Salar (staff)	6,000	72,000
<b>Total fixed Cost (D)</b>	<b>13,300</b>	<b>159,600</b>
<b>Net Profit (E) [C-D]</b>	<b>7,700</b>	<b>92,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shegun	10	2400	24,000	10	2400	24,000	48,000
Ekashi	5	1800	9,000	0	0	0	9,000
Gamari	10	1300	13,000	15	1300	19,500	32,500
Mehugoni	9	1200	10,800	5	1200	6,000	16,800
Koroi	6.5	800	5,200	1	500	500	5,700
Security	1	3000	3,000	0	0	0	3,000
<b>Total</b>	<b>41.5</b>		<b>65,000</b>	<b>31</b>		<b>50,000</b>	<b>115,000</b>

## Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 50,000
- Total 115,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
wood item	80,000	960,000	1,008,000	1,058,400
<b>Total Sales (A)</b>	<b>80,000</b>	<b>960,000</b>	<b>1,008,000</b>	<b>1,058,400</b>
<b>Less. Variable Expense</b>				
wood item	52,000	624,000	655,200	687,960
<b>Total variable Expense (B)</b>	<b>52,000</b>	<b>624,000</b>	<b>655,200</b>	<b>687,960</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>28,000</b>	<b>336,000</b>	<b>352,800</b>	<b>370,440</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	800	9,600	9,600	9,600
Entertainment	300	3,600	4,000	4,500
Transportation	1,000	12,000	13,000	14,000
Salar (staff)	6,000	72,000	72,000	72,000
<b>Total Fixed Cost</b>	<b>13,700</b>	<b>164,400</b>	<b>167,100</b>	<b>169,600</b>
<b>Net Profit (E) [C-D]</b>	<b>14,300</b>	<b>171,600</b>	<b>185,700</b>	<b>200,840</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	171,600	185,700	200,840
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		151,600	317,300
	<b>Total Cash Inflow</b>	<b>221,600</b>	<b>337,300</b>	<b>518,140</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,600</b>	<b>317,300</b>	<b>498,140</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:02  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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# FAMILY PICTURE

