

Proposed NU Business Name: MA BABAR DUA FURNITURE & GOLAI KATH BYABSHA



Project identification and prepared by: Ishak Chambugong
Sonatola Unit, Bogra

Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAH ALAM
Age	:	09-06-1985 (32 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Charpara, P.O: Charpara hat, P.S: Sonatola, 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. SALEHA BEGUM
(iii) Father's name	:	MD. TOFAZZEL HOSEN PRAMANIK
(iv) GB member's info	:	Branch : Sonaray , Centre : 4 (Female), Member ID: 1183 , Group No: 03 Member since: 11-9-1990 - 2012(22 Years) First loan: BDT 5000
Further Information:		Outstanding loan: nil
(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	:	6 years experience in running business. NO Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01717-979280
Family's Contact No.	:	01727-068266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RABIA joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DUA FURNITURE & GOLAI KATH BYABSHA
Location	:	-
Total Investment in BDT	:	BDT 265000/-
Financing	:	Self BDT 215000/- (from existing business) 81% Required Investment BDT 50000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	--
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Furniture .▪Average 30% gain on sales.▪The business is operating by entrepreneur . Existing 2 employee.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Local market.▪Agreed grace period is 3 months.

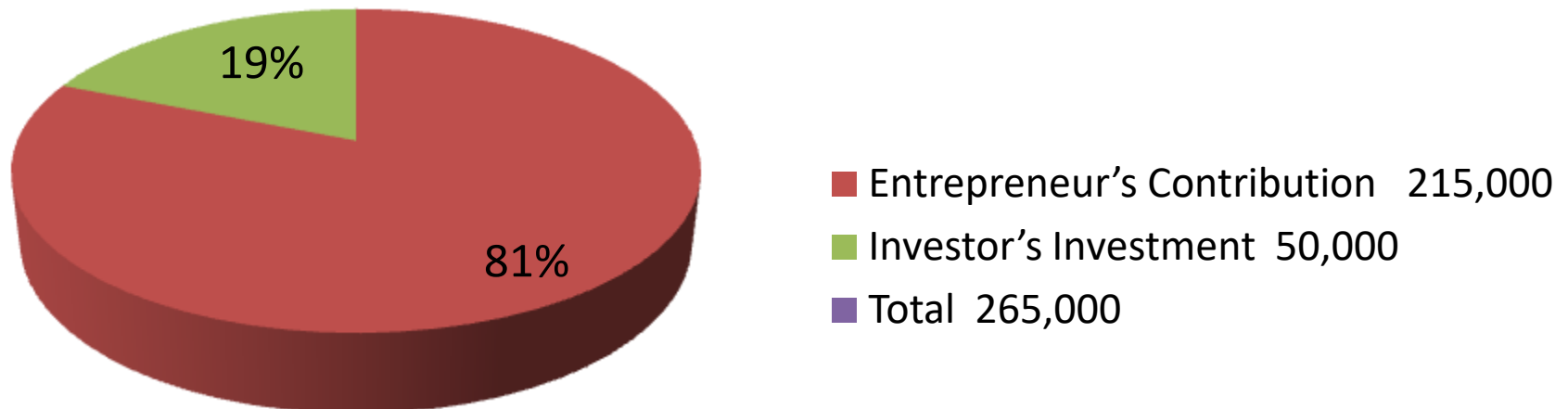
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture		63000	756000
Total sales (A)		63000	756000
Less Variable Exp.			
Furniture		44100	529200
Total Variable exp. (B)		44100	529200
Contribution Margin CM [C= (A-B)]		18900	226800
less fixed exp.			
Rent		1000	12000
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Salary (staff)		8000	96000
Entertainment		400	4800
Mobile		300	3600
total fixed cost (D)		15400	184800
Net profit (E) [C-D]		3500	42000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Slice Wood	40	1000	40,000			0	40,000
Golai wood	16	500	8,000	100	500	50,000	58,000
Sofa	200	350	70,000			0	70,000
Cot	1	30000	30,000			0	30,000
Weardrobe	1	25000	25,000			0	25,000
Others	1	22000	22,000			0	22,000
Security			20,000				20,000
Total	259		215,000	100		50,000	265,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Furniture		90000	1080000	1134000
Total Sales (A)		90000	1080000	1134000
less variable Expenses				
Furniture		63000	756000	793800
Total variable Expenses (B)		63000	756000	793800
Contribution Margin (CM)= (A-B)		27000	324000	340200
Less Fixed Expenses				
Rent		1000	12000	12000
Electricity bill		300	3600	3600
Transportation		440	5280	5280
Salary (self)		5000	60000	60000
Salary (staff)		12000	144000	144000
Entertainment		460	5520	5520
Mobile		300	3600	3600
Total Fixed Cost		19500	234000	234000
Net Profit (E) (C-D)		7500	90000	106200
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	90,000	106,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		70,000
	Total Cash Inflow	140000	176200
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	60,000	146200

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:01
Experience & Skill : 0 Years: 06
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

