

Proposed NU Business Name: **MAMUN FURNITURE MART**



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Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR RAHIM
Age	:	12-04-1992 (34Years)
Education, till to date	:	VIII Pass
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Protima Bonki P.O: Sakhipur, P.S: Sakhipur, Dist: Tangail
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 RUPBANU
(iii) Father's name	:	MD RIAZ UDDIN
(iv) GB member's info	:	Branch: Protima Bonki, Sakhipur, Tangail Centre # 27 (Female), Member ID: 2093, Group No: 02 Member since: 20-02-2000 to 2017(17 Years) First loan: BDT 15,000/- Existing loan: BDT 0/- Outstanding loan: BDT Nil/-
Further Information:		
(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	:	17 years experience in running business. 10 years in own business. He has 01 year training on the business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-582851
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RUPBANU joined Grameen Bank since 17 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN FURNITURE MART
Location	:	Gas Field Choowrasta, Sakhiur, Tangail.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 200,000 (from existing business) 57% Required Investment BDT 50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	18 ft x 10 ft = 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing woods like Akashmoni, Gamari, Jackfruit, Segun, Uclipters etc.▪The shop is rented.▪The shop is operating by entrepreneur.▪Existing 01 employee.▪Collects woods from Korotia, Tangail.▪Agreed grace period is 3 months.

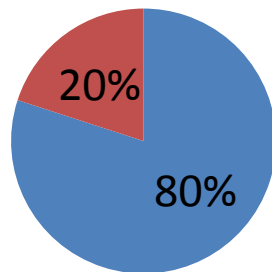
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gamari, Segun, MangoWood, Jackfrut Wood, Akashmoni, Mehgoni Others.		60000	720000
		0	0
Total Sales (A)		60000	720000
Less Variable Expense			
Ring, Slap, Cover, Pillar, Brick, Part, etc.		18000	216000
Total variable Expense (B)		18000	216000
Contribution Margin (CM) [C=(A-B)		42000	504000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		11,200	134400
Net Profit (E)= [C-D]		30,800	369600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gamari	25	500	12,500	0	500	0	12,500
Segun	45	1500	67,500	5	1500	7,500	75,000
Mango Wood	15	250	3,750	10	250	2,500	6,250
Jackfruit Wood	30	600	18,000	7	600	4,200	22,200
Akashmoni	15	350	5,250	15	350	5,250	10,500
Uclipters	20	180	3,600	0	180	0	3,600
Security			5,000				5,000
Mehgoni	20	1200	24,000	15	1200	18,000	42,000
Others			60,400		0	12,550	72,950
	0	0	200,000	0	0	50,000	250,000

Source of Finance Sales



■ Entrepreneur's Investment BDT 200,000

■ GSSBL Investment BDT 50,000

■ Total Investment BDT 250,000

Financial Business (BDT)

Particular	Daily	Monthly	Yearly	Yearly	Yearly
Revenue(Sales)					
Gamari, Segun, MangoWood, Jackfrut Wood, Akashmoni, Mehgoni Others.	65000	1950000	23400000	23400000	23400000
		0	0	0	0
Total Sales (A)	65000	1950000	23400000	23400000	23400000
Less Variable Expense					
Gamari, Segun, MangoWood, Jackfrut Wood, Akashmoni, Mehgoni Others.	45,500	1365000	16380000	16380000	16380000
Total variable Expense (B)	45,500	1365000	16380000	16380000	16380000
Contribution Margin (CM) [C=(A-B)	19,500	585000	7020000	7020000	7020000
Less Variable Expense					
Rent		2,500	30000	30000	30000
Electricity bill		200	2400	2400	2400
Transportation		0	0	0	0
Salary (self)		5,500	66000	66000	66000
Salary(Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		400	4800	4800	4800
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		500	6000	6000	6000
Total fixed cost (D)		9,750	117000	117000	117000
Net Profit (E)= [C-D]	0	575,250	58,745	58,745	58,745
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	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,745	80427.25
	Total Cash Inflow	108,745	100,427	145193.6125
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	20000
3	Net Cash Surplus	38,745	80,427	125193.6125

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 17 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gas Field Chowrasta,
Sakhipur, Tangail.

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

