

Proposed NU Business Name: **MS DUI VAI FURNITURE**



Project identification and prepared by: Md.Mizanur Rahman,
Bogra Shadar Unit, Bogra

Project verified by: MD. Muzaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANSAR ALI
Age	:	20-09-1983(34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Mohishaban, P.O: Mohishaban P.S: Gabtoli, 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	:	LATE. NABAB ALI SARKER
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 14(Female), Member ID: 1348, Group No: 02 Member since: 10-01-2000(06 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: NIL
(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	:	15 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.	:	01918-365996
Mother's Contact No.	:	01938-323872
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AYESHA BEGUM joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS DUI VAI FURNITURE
Location	:	Mohishaban,Gabtali,Bogra.
Total Investment in BDT	:	BDT 1,45,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur.Existing 03 employees.▪After getting equity fund 01 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra shadar unit, Bogra.▪Agreed grace period is 3 months.

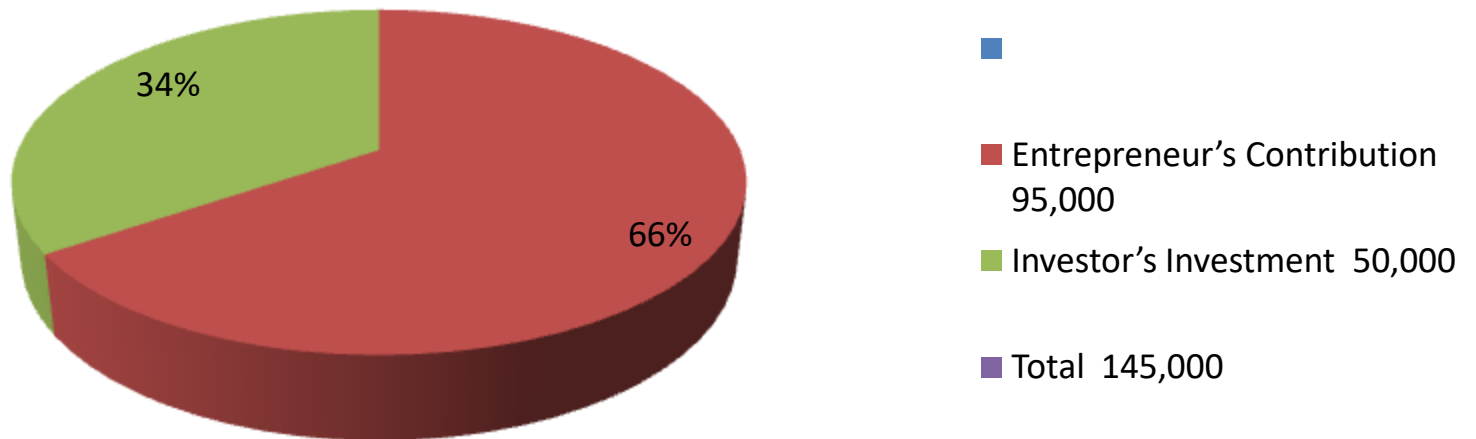
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat,Table,Alna,Sofa and others Sales	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Khat,Table,Alna,Sofa,others Production cost	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		9,000	108,000
Entertainment		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		16,100	193,200
Net Profit (E) [C-D]		1,900	22,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Khat	3	10000	30,000	0	0	0	30,000
Sukes	1	25000	25,000	0	0	0	25,000
Decing Table	1	10000	10,000	0	0	0	10,000
Char	2	2500	5,000	0	0	0	5,000
Koraikat	10	1000	10,000	25	1000	25,000	35,000
Mehogunikat	10	1000	10,000	25	1000	25,000	35,000
Security	1	5000	5,000	0	0	0	5,000
Total	28	0	95000	50	2000	50000	145000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Milk Production cost	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		9000	108,000	108,000	108,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		16,200	194,400	194,400	194,400
Net Profit (E) [C-D]		10,800	129,600	145,800	162,810
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	129,600	145,800	162,810
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		109,600	235,400
	Total Cash Inflow	179,600	255,400	398,210
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	109,600	235,400	378,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 03
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mohishaban,Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

