

Proposed NU Business Name: MAINUDDIN FURNITURE



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Chagolnaya

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MAINUDDIN PATOARI
Age	:	01-03-1983 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Matiyagoda P.O: Chadgazi P.S: Chagolnaya Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOARA BEGUM
(iii) Father's name	:	LET.MIZANUR RAHMAN
(iv) GB member's info	:	Branch : Mohamaya Centre 45 (Female), Member ID: 5784/1 , Group No: 02 Member since: 01-01-2005/2011(6Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business.05 Years in own business She has no training.
Other Own/Family Sources of Income	:	Fish cultivation
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824810679
Family's Contact No.	:	018253678
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

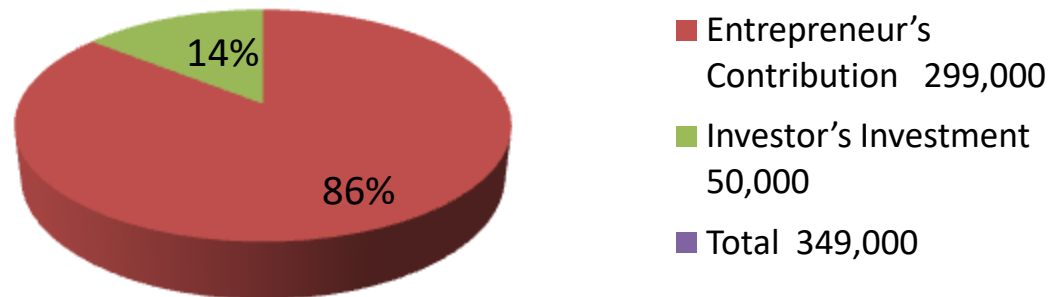
Business Name	:	MAINUDDIN FURNITURE
Location	:	Chadgazi,Bot toli Bazar.
Total Investment in BDT	:	BDT 349,000/-
Financing	:	Self BDT 299,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity)14 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 12ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cot, Chair, Dining table, Aluminum,Glass e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 7 employee.▪The shop rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cot, Chair, Dining table, Aluminum, Glass e.t.c.	6500	195000	2340000
		0	0
Total Sales(A)	6500	195000	2340000
Less Variable Expense (B)			0
Cot, Chair, Dining table, Aluminum, Glass e.t.c.	4875	146250	1755000
Total Variable Expense	4875	146250	1755000
Contribution Margin (CM) [C=(A-B)]	1625	48750	585000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		600	7200
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		35000	420000
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		44400	532800
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cot	6	20000	120000	2	25000	50,000	180,000
Chair	2	26000	52000			0	52,000
Dining Table	2	10000	20000				20,000
Aluminium			25000				25,000
Glass			10000				10,000
			0				0
Others			22000				22,000
Security			50000				50,000
							0
							0
	128	56000	299,000	3	20000	50,000	349000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cot, Chair, Dining table, Aluminum,Glass e.t.c.	7000	210000	2520000	2646000	2778300
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Cot, Chair, Dining table, Aluminum,Glass e.t.c.	5250	157500	1890000	1984500	2083725
Total Variable Expense	5250	157500	1890000	1984500	2083725
Contributon Margin (CM) [C=(A-B)]	1750	52500	630000	661500	694575
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		600	7200	86400	1036800
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		35000	420000	420000	420000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		44400	529200	604980	1555569
Net Profit (E)= [C-D]		8100	97200	102060	107163
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77200	159260
	Total Cash Inflow	147,200	179,260	266,423
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	20,000	20,000
3	Net Cash Surplus	77,200	159,260	246,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 years
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

