

## Proposed NU Business Name: MA BABAER DOUA FURNITURE



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Donbari tangail

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

Name	:	<b>MD: MONIR</b>
Age	:	01-07-1991(26 Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	Null
No. of siblings:	:	02 Brothers & 01 sister
Address	:	Vill:Hobipur,P.O:Donbari,P.S:Donbari, 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	:	<b>MOST : NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD : JOYNAL ABEDIN</b>
(iv) GB member's info	:	Branch: Chalash Modhupur ,Centre # 18(Female), Member ID: 1737, Group No: 04 Member since: 2005 raning(11 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000Outstanding loan:14160Taka
(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..	:	

## ***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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-523671
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. NASIMA BEGUM** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

## Proposed Nobin Udyokta Business Info

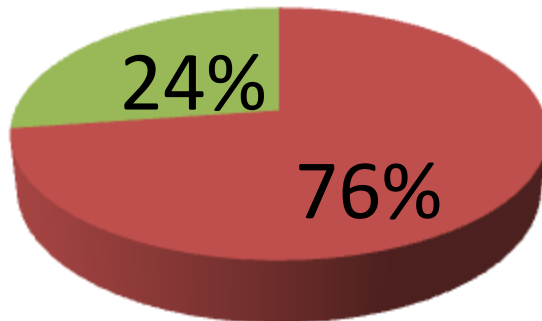
Business Name	:	<b>MA BABAER DOUA FURNITURE</b>
Location	:	Hobipur bazar, donbari,Tangail.
Total Investment in BDT	:	BDT250 ,000
Financing	:	Self BDT 190 ,000(from existing business) 76% Investors Investment BDT 60,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft*10ft= 300 Square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Khat,owerdrop,shocase,desine table etc</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 03 Employees.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Shokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,owerdrop,shocase,desine table etc		140,000	1680,000
		0	0
<b>Total Sales (A)</b>		140,000	1680,000
<b>Less. Variable Expense</b>			
Khat,owerdrop,shocase,desine table etc		84,000	1008,000
		0	0
<b>Total variable Expense (B)</b>		84,000	1008,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		56,000	672,000
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		700	8,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		200	2,400
Transportation		1,000	12,000
Entertainment		500	6,000
Salary (staff)		21,000	252,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>29,800</b>	<b>357,600</b>
<b>Net Profit (E) [C-D]</b>		<b>26,200</b>	<b>314,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Box Khat	4p	15,000	60,000				60,000
shofa	1p	14,000	14,000				14,000
kebinet	1p	18,000	18,000				18,000
Decine table	1p	10,000	10,000				10,000
dining	4p	12,000	48,000				48,000
Gol tree						60,000	60,000
shocash	1p	10,000	10,000				10,000
kat			20,000				20,000
Security			10,000				10,000
<b>Total</b>			<b>190,000</b>			<b>60,000</b>	<b>250,000</b>



**Entrepreneur**  
**Investment 190,000**  
**Investor Investment: 60,000**  
**Total Investment: 250,000**

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Khat,owerdrop,shocase,desine table etc	4350	130500	1566000	1644300	1726515
<b>Total Sales(A)</b>	<b>4350</b>	<b>130500</b>	<b>1566000</b>	<b>1644300</b>	<b>1726515</b>
<b>Less Variable Expense (B)</b>					
Khat,owerdrop,shocase,desine table etc	2610	78300	939600	986580	1035909
<b>Total Variable Expense</b>	<b>2610</b>	<b>78300</b>	<b>939600</b>	<b>986580</b>	<b>1035909</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1740</b>	<b>52200</b>	<b>626400</b>	<b>657720</b>	<b>690606</b>
<b>Less Fixed Expense</b>					
Rent		1,200	14400	14400	14400
Electric Bill		700	8400	100800	1209600
Transportaion		200	2400	2520	2646
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		1,000	12000	12000	12000
Entertainment		500	6000	6000	6000
Guard		21,000	252000	252000	252000
Generator		200	2400	2400	2400
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>29800</b>	<b>355200</b>	<b>447720</b>	<b>1556646</b>
<b>Net Profit (E)= [C-D]</b>		<b>22400</b>	<b>268800</b>	<b>282240</b>	<b>296352</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>SI #</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	60,000		
1.2	Net Profit	268,800	282240	296352
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		244800	503040
	<b>Total Cash Inflow</b>	<b>328,800</b>	<b>527,040</b>	<b>799,392</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>244,800</b>	<b>503,040</b>	<b>775,392</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 04 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







































# FAMILY PICTURE

