

## Proposed NU Business Name: MS MOMEN FURNITURE MART



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Donbari tangail

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

Name	:	<b>MD: ALFAZ</b>
Age	:	01-02-1985(30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill:korgam,P.O:baldeata,P.S:jamalpur, Dist: jamalpur
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>MST : AMERON BAGUM</b>
(iii) Father's name	:	<b>MD : ALI SOHORAB</b>
(iv) GB member's info	:	Branch: tetpara ,Centre # 18 (Female), Member ID: 7315, Group No: 17 Member since: 2000-2017 (17Years) First loan: BDT 3,000Taka.
Further Information:		Existing: 25000, Outstanding loan:1900Taka
(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	:	09 years experience in running business. He has 0 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-302317
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST : AMERON BAGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS MPMEN FURNITURE MART</b>
Location	:	Digpithe bazar, jamalpur,jamalpur.
Total Investment in BDT	:	BDT220 ,000
Financing	:	Self BDT 160 ,000(from existing business) 73% Investors Investment BDT 60,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft*10ft= 150 Square ft
Security of the shop	:	15,000
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 05 Employees.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Shokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

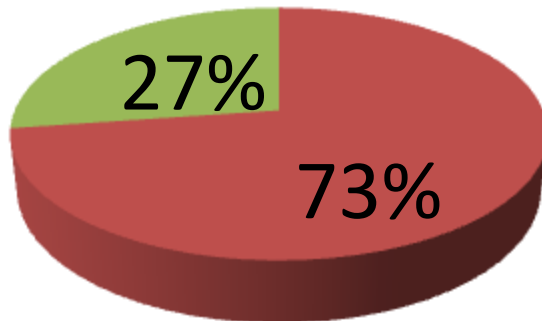
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,owdrop,shocase,desine table etc	6,000	180,000	2160000
<b>Total Sales (A)</b>	6,000	180,000	2160000
<b>Less. Variable Expense</b>			
Khat,owdrop,shocase,desine table etc	4,500	135,000	1620000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,500	45,000	540000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity bill		500	6,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		15000	180,000
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>23,300</b>	<b>279,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sofa	5p	20,000	100,000				100,000
Akshmoni	03sft	10000	30,000				30,000
Gol tree	01	8000	8000			60,000	78,000
Other			25000				
Security			100,000				100,000
<b>Total</b>			<b>160,000</b>			<b>60,000</b>	<b>220,000</b>

## Source of Finance



**Entrepreneur**  
**Investment 160,000**  
**Investor Investment: 60,000**  
**Total Investment: 220,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Khat,owdrop,shocase,desine table etc	7,000	210,000	2,520,000	2,646,000	
<b>Total Sales (A)</b>	7,000	210,000	2,520,000	2,646,000	
<b>Less. Variable Expense</b>					
Khat,owdrop,shocase,desine table etc	5,250	157,500	1,890,000	1,984,500	
<b>Total variable Expense(B)</b>	5,250	157,500	1,890,000	1,984,500	
<b>Contribution Margin (CM) [C=(A-B)]</b>	1750	52,500	630,000	661,500	
<b>Less. Fixed Expense</b>					
Rent		1000	12,000	12,000	
Electricity bill		500	6,000	6,100	
Transportation		1000	12,000	12,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		15000	180,000	180,000	
Entertainment		5000	5,000	5,000	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>27,800</b>	<b>278,600</b>	<b>279,700</b>	
<b>Net Profit (E) [C-D]</b>		<b>24,700</b>	<b>351,400</b>	<b>381,800</b>	
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	351,400	381,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		321,400
	<b>Total Cash Inflow</b>	<b>411,400</b>	<b>703,200</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>90,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>321,400</b>	<b>673,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 14 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

