

Proposed NU Business Name: MA BABAR DHUYA ELECTRONICS AND FURNITURE



Project identification and prepared by: Abdur Rouf,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUJON ALI
Age	:	02/01/1993 (24 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	05 Brothers, 01 Sister
Address	:	Vill: Gouripur, P.O: Ashulia, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MABIA KHATUN
(iii) Father's name	:	MD SAMSER ALI
(iv) GB member's info	:	Branch: Ashulia, Centre # 12 (Female), Member ID: 2649, Group No: 04 Member since: 08-09-2000 (17 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 33,700/-, Outstanding loan: 38,940/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Furniture and Electric business.
Business Experiences and Training Info	:	7 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-277164
Family's Contact No.	:	01936-540107
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MABIA KHATUN Joined Grameen Bank Since 7 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DHUYA ELECTRONICS AND FURNITURE
Location	:	Gouripur, Ashulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 7,00,000/-
Financing	:	Self BDT 4,50,000 (from existing business) 64% Required Investment BDT 2,50,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	24 ft. x 26 ft. = 624 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Furniture and Electronics business.▪The business is operating by entrepreneur. Existing 01 Employees.▪The business is under renting.▪Collects goods from Saver, Zamgora.▪Agreed grace period is 3 months.

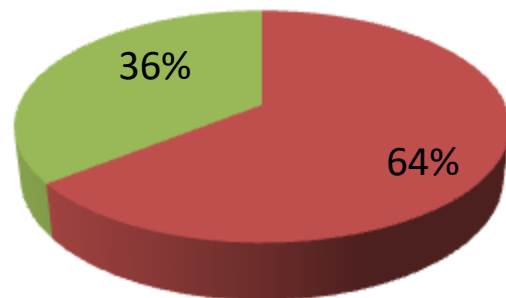
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture and Electric item		100000	1200000
		0	0
Total Sales (A)		100000	1200000
Less Variable Expense			
Furniture and Electric item		70000	840000
Total variable Expense (B)		70000	840000
Contribution Margin (CM) [C=(A-B)		30000	360000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		1000	12000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		15,600	187200
Net Profit (E)= [C-D]		14,400	172800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Bed	5	10000	50,000	10	10,000	100,000	150,000
Wear drop	3	10000	30,000	4	10000	40,000	70,000
Show Case	4	15000	60,000	4	15000	60,000	120,000
Dressing Table	2	8000	16,000	0	0	0	16,000
TV	6	15000	90,000	0	0	0	90,000
Fridge	2	25000	50,000	2	25000	50,000	100,000
Fan	15	1200	18,000	0	0	0	18,000
Mobile	20	3000	60,000	0	0	0	60,000
Bye Cycle	3	10000	30,000	0	0	0	30,000
Sound Box, Iron, Swing Machine, Belendar etc	0	0	16,000	0	0	0	16,000
Computer	1	30000	30,000	0	0	0	30,000
Total	0	0	450,000	0	0	250,000	700,000

Source of Finance



■ Entrepreneur's Contribution 450,000

■ Investor's Investment 250,000

■ Total 700,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Furniture and Electric item	0	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales (A)	0	150000	1800000	1890000	1984500
Less Variable Expense			0		
Furniture and Electric item	0	105000	1260000	1323000	1389150
			0		
Total variable Expense (B)	0	105000	1260000	1323000	1389150
Contribution Margin (CM) [C=(A-B)	0	45000	540000	567000	595350
Less Variable Expense			0		
Rent		4,000	48000	48,000	48000
Electricity bill		1200	14400	14900	15400
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		16,500	198,000	199,100	200200
Net Profit (E)= [C-D]		28500	342000	367,900	395150
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	342,000	367,900	395,150
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		242,000	509,900
	Total Cash Inflow	592,000	609,900	905,050
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	242,000	509,900	805,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 7 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gouripur, Ashulia, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

কিস্তি !! শ্রী-বাবার দোয়া ইলেকট্রনিক্স এন্ড ফার্নিচার

শ্রোঃ মোঃ সুজন আলী

এখানে সকল প্রকার খাট, সুকেচ, টিভি
ফ্রিজ, ফ্যান, মোবাইল ইত্যাদি মালামাল

নগদ ও সহজ কিস্তিতে
বিক্রয় করা হয়।



স. এম আব্দুর বশীদ মার্কেট গৌরীপুর বাটতলা আশুলিয়া সাভার ঢাকা। মোবঃ ০১৯১৯২৭৭১৬৪ ০১৯৪৬২৭৭১৬



কিস্তি কিস্তি



















GB





FAMILY PICTURE