

Proposed NU Business Name: **MOMINUR FURNITURE HOUSE**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOMINUR ISLAM
Age	:	05-07-1995(23 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother and 01 Sister
Address	:	Vill: Kuragacha ,P.O :Kakraid, P.S:Modhupur, 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	:	MALIDA BEGUM
(iii) Father's name	:	MD. ABDUL BACHED
(iv) GB member's info	:	Branch: Mirzabari, Centre # 43 (Male), Member ID: 4481, Group No: 06 Member since: 31-07-2004 (13 Years) First loan: 3000 taka. Existing loan: 80,000 taka Outstanding loan: 62,400 taka
Further Information:		
(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	:	04 years experience in running business. He has training 05 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-203533
Mother's Contact No.	:	01724-328645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALIDA BEGUM joined Grameen Bank since 13 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

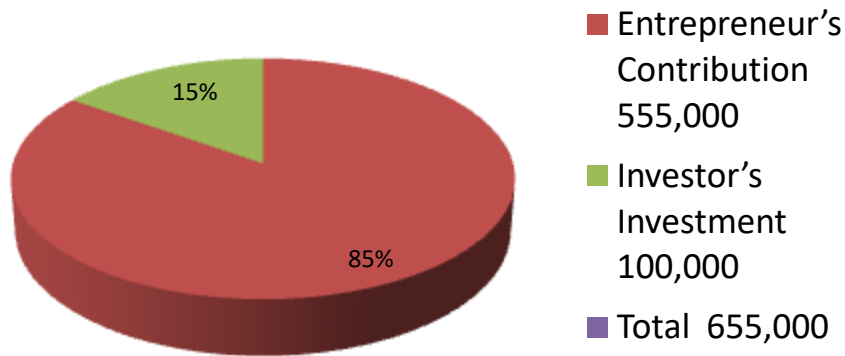
Business Name	:	MOMINUR FURNITURE HOUSE
Location	:	Charaljani, Modhupur, Tangail.
Total Investment in BDT	:	BDT :655,000/-
Financing	:	Self BDT 555,000(from existing business) 85% Required Investment BDT 100,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60ft x 30ft= 1800 square ft
Security of the shop	:	60,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; door,cauwood,galai wood,farai wood etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The business is Own. ▪Collects goods from Modhupur pantai. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
cauwood,door,golaiwood,faraiwood,others	11000	330000	3960000
	0	0	0
Total Sales(A)	11000	330000	3960000
Less Variable Expense (B)			0
cauwood,door,golaiwood,faraiwood,others	8800	264000	3168000
Total Variable Expense	8800	264000	3168000
Contributon Margin (CM) [C=(A-B)]	2200	66000	792000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		5000	60000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		36000	432000
Entertainment		500	6000
Guard		0	0
Generator		3000	36000
Mobile Bill		500	6000
Total Fixed Cost (D)		52500	630000
Net Profit (E)= [C-D]		13500	162000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
door	60	6,000	360,000				360,000
cau wood	40	3,000	120,000				120,000
golai wood	70	500	35,000	200	500	100,000	135,000
farai wood	50	800	40,000				40,000
							0
							0
							0
							0
							0
						0	0
Total	220	10300	555,000	200	500	100,000	655,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cauwood,door,golaiwood,faraiwood,others	15000	450000	5400000	5670000	5953500
0	0	0	0	0	0
Total Sales(A)	15000	450000	5400000	5670000	5953500
Less Variable Expense (B)					
cauwood,door,golaiwood,faraiwood,others	12000	360000	4320000	4536000	4762800
Total Variable Expense	12000	360000	4320000	4536000	4762800
Contributon Margin (CM) [C=(A-B)]	3000	90000	1080000	1134000	1190700
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		5000	60000	60300	60600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		36000	432000	432000	432000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		3000	36000	36000	36000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		52500	594000	594400	594800
Net Profit (E)= [C-D]		37500	450000	472500	496125
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	450,000	472500	496125
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		410000	842500
	Total Cash Inflow	550,000	882,500	1,338,625
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	410,000	842,500	1,298,625

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charaljani,
modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

