

Proposed NU Business Name :MAA MARIA FURNITURE



Project identification and prepared by: MD FIROZ HASAN
Keranigonj Unit, Dhaka

Project verified by: MD. SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDULLAH
Age	:	01-01-1989 (28Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	ViLL : Kamata Shakta P.O Rohitpur P.S: KARANIGONJ 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	:	FULJUN
(iii) Father's name	:	ABUL HOSSION
(iv) GB member's info	:	Branch: ROHITPUR Centre # 55/M (Female), Member ID: 5217 Group No: 08 Member since:04-07-1994 to 2006 (12 Years) First loan: BDT 5,000/- Existing loan :12,000/- Outstanding loan: Nil
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 & Skill	:	05 years of business experience in running business : He has no training :
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824848612
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FULJUN joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

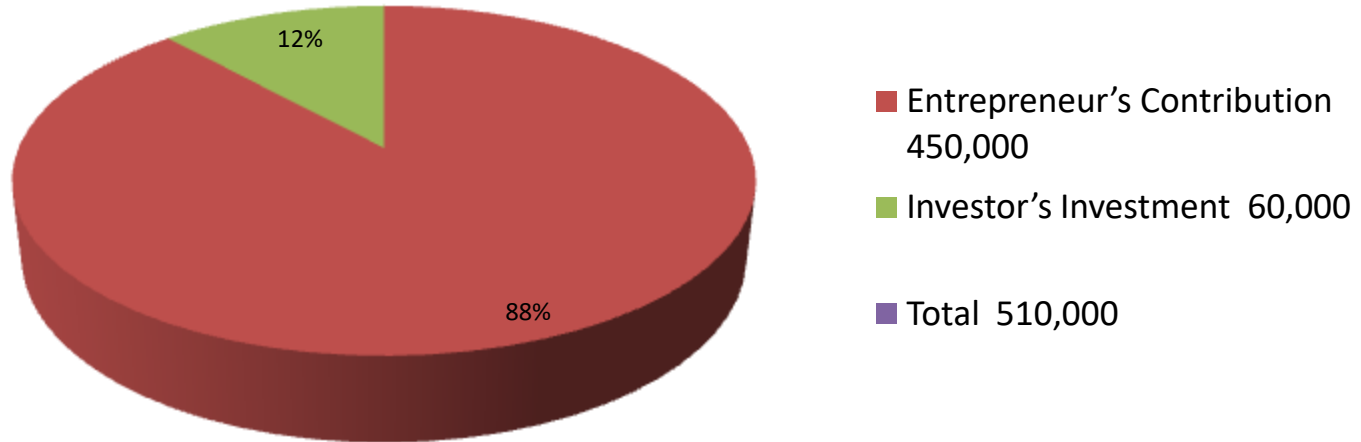
Proposed Nobin Udyokta Business Info

Business Name	:	MAA MARIA FURNITURE
Location	:	Rohitpur Broduing Keranigonj, Dhaka.
Total Investment in BDT	:	BDT 5,10,000/-
Financing	:	Self BDT 4,50,000/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Furniture itms etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is own.▪Agreed grace period is 3 months.

	Existing		
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Khat ,Sofa, Chair Others	8500	255000	3060000
	0	0	0
Total Sales(A)	8500	255000	3060000
Less Variable Expense (B)			0
Khat, Sofa, Chair, Production Cost	7500	225000	2700000
Total Variable Expense	7500	225000	2700000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		3500	42000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		200	2400
Guard			0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		25200	302400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Khat	02	50000	100000	Wood	20	3000	60000	160000
Sofa	02	60000	120000					120000
Showcuss	03	35000	105000					105000
Werdop	01	25000	25000					25000
Almari	02	30000	60000					60000
Chair	04	10000	40000					40000
Total			450000				60000	510000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Khat, Sofa, Chair Others	9000	270000	3240000	3402000	3572100
	0	0	0	0	0
Total Sales	9000	270000	3240000	3402000	3572100
Less Variable Expense (B)					
Khat, Sofa, Chair Production cost	8000	240000	2880000	3024000	3175200
Total Variable Expense	8000	240000	2880000	3024000	3175200
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		3500	42000	42000	42000
Electric Bill		600	7200	7500	7800
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		25300	303600	304360	305138
Net Profit (E)= [C-D]		4700	56400	59220	62181
Investment Pay Back			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	56,400	59,220	62,181
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		32,400	67,620
	Total Cash Inflow	116,400	91,620	129,801
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	32,400	67,620	105,801

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rohitpur Broding Keranigonj,
Regular customers;

THREATS

Theft
Fire
Political unrest





