Proposed NU Business Name: MAA FURNITURE



Project identification and prepared by: Md Atiqur Rahman, Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. SHUKUR MAHMUD	
Age	:	12-02-1989 (26 Years)	
Education, till to date	•	Class 5	
Marital status	:	Single	
Children	•	Nil	
No. of siblings:	:	5 Brothers and 1 Sister	
Address	:	Vill: Shohodebpur, P.O: Teroki, P.S: Kalihati, Dist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. ASIA BEGUM MOST. ASIA BEGUM A BASED Branch: Khilda Kalihati Centre # 55(Female), Member ID: 4256 Group No: 02 Member since: 23-04-2009 (6Years) First Ioan: 4,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 50,000 Outstanding loan: BDT 14,800 Father No No 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	:	Twelve years experience in running business.
Training Info	:	He has training for 5 years.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-185665
Brother Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asia Begum joined Grameen Bank since 6 years ago . At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and building house.

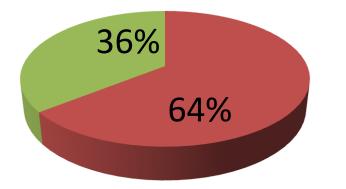
Proposed Nobin Udyokta Business Info				
Business Name	:	MAA FURNITURE		
Location	:	Shohodebpur Chourastar Mor, Tangail.		
Total Investment in BDT	:	BDT 2,80,000		
Financing	:	Self BDT 1,80,000(from existing business) 66% Required Investment BDT 1,00,000(as equity) 34%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	21 ft x 12 ft= 231 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Different kinds of wood furniture like Khat, Wardrobe, Door, Window, etc. Average 30% gain on sales. The business is operating by entrepreneur. Existing one employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Modhupur, Chourasta. Agreed grace period is 4 months. 		

Existing Business	(BDT)
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Particular	Monthly	Yearly
Revenue (sales)		
Khat, Door, Wardrobe, etc	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Khat, Door, Wardrobe, etc	49,000	588,000
Total variable Expense (B)	49,000	588,000
Contribution Margin (CM) [C=(A-B)	21,000	252,000
Less. Fixed Expense		
Rent	500	6,000
Electricity Bill	300	3,600
Mobile Bill	200	2,400
Transportation	1,200	14,400
Entertainment	200	2,400
Salary (Self)	5,000	60,000
Salary (Staff)	5,000	60,000
Others	100	1,200
Total fixed Cost (D)	12,500	150,000
Net Profit (E) [C-D)	8,500	102,000

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Khat, Door, Wardrobe Chirai Wood Akashmoni Wood Mehgoni Wood	60,000 80,000	80,000 20,000	2,40,000		
Security	40,000	-	40,000		
Total	1,80,000	1,00,000	2,80,000		

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 100,000
- Total 280,000

Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	
Revenue (sales)				
Khat, Door, Wardrobe, etc	105,000	1,260,000	1,323,000	
Total Sales (A)	105,000	1,260,000	1,323,000	
Less. Variable Expense				
Khat, Door, Wardrobe, etc	73,500	882,000	926,100	
Total variable Expense (B)	73,500	882,000	926,100	
Contribution Margin (CM) [C=(A-B)	31,500	378,000	396,900	
Less. Fixed Expense				
Rent	500	6,000	6,000	
Electricity Bill	300	3,600	3,780	
Mobile Bill	200	2,400	2,520	
Transportation	1,200	14,400	15,120	
Entertainment	200	2,400	2,520	
Salary (self)	5,000	60,000	60,000	
Salary (Staff)	8,000	96,000	72,000	
Others	100	1,200	1,200	
Total Fixed Cost	15,500	186,000	195,300	
Net Profit (E) [C-D)	16,000	192,000	201,600	
Investment Payback		60,000	60,000	

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

<i>SI</i> #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	192,000	201,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,000
	Total Cash Inflow	292,000	333,600
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	132,000	273,600



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:1 Experience & Skill : 12 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures







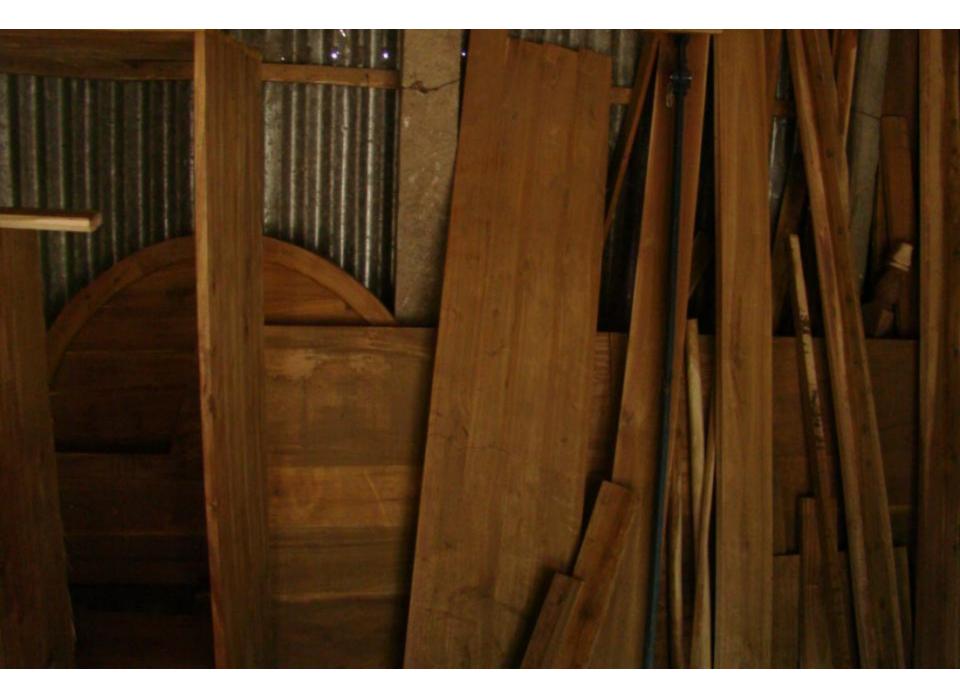








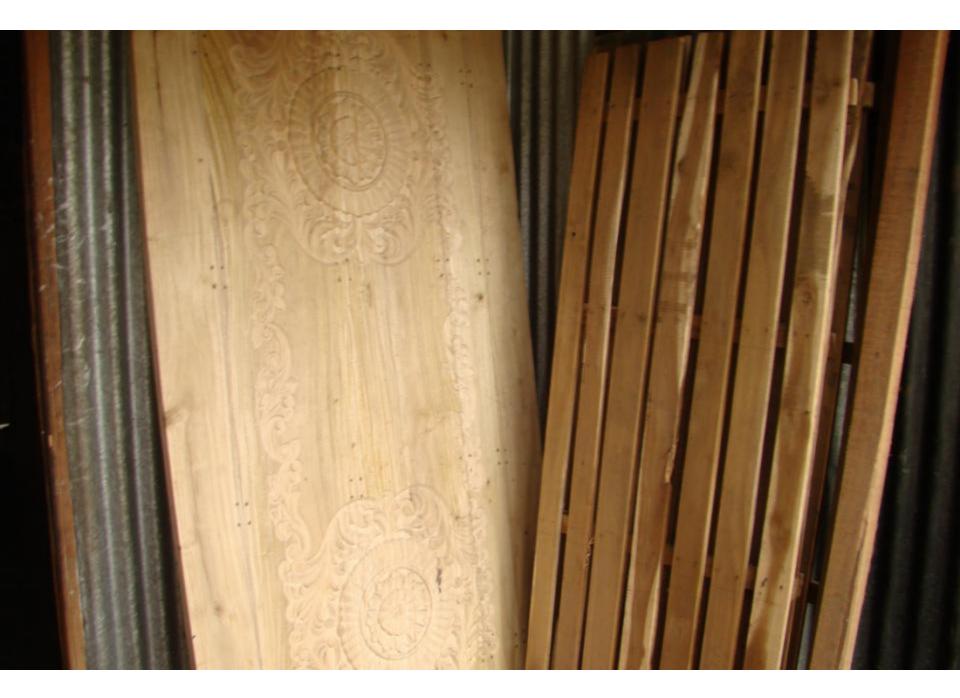














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