

Proposed NU Business Name: **MA FURNITURE**



Project identification and prepared by: Md Forhad Hossain,
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	NEMY
Age	:	14-05-1987(29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Dhopa para biswash betka, P.O: Tangail P.S: Tangail sadar, 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	:	MINA RANI SUTRO DHOR
(iii) Father's name	:	KALIPRODO SUTRO DHOR
(iv) GB member's info	:	Branch: Tartia Tangail, Centre # 36(Female), Member ID: 3498, Group No: 05 Member since: 025-07-2006 (06 Years) First loan: BDT 8000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: Nil
(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 no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724903379
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA RANI SUTRO DHOR joined Grameen Bank since 06 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA FURNITURE
Location	:	Biswash betka,Dhopapara,Tangail
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 11 ft= 220 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Wooden furniture etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 04 employees.▪The shop is rented.▪Collects goods from Modhupur, Tangail▪Agreed grace period is 3 months.

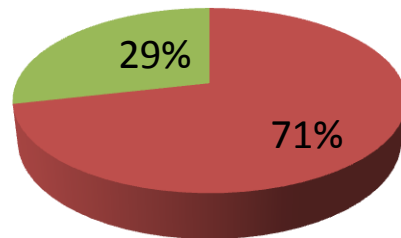
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden Furniture	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Wooden Furniture	1820	54600	655200
Total variable Expense (B)	1,820	54600	655200
Contribution Margin (CM) [C=(A-B)]	980	29400	352800
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		12000	144000
Entertainment		500	6000
Guard		200	2400
Mobile bill		300	3600
Total fixed cost (D)		22,000	264000
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Particulars	Existing	Proposed	Total
Akashmoni wood	24,000	40,000	64000
Kathal	88,000	0	88000
Shegun	30,000	20,000	50000
Showcase	18,000	0	18000
Cot	40,000	0	40000
Jackfruit wood	0	20,000	20000
	200,000	80,000	280000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden Furniture	3500	105000	1260000	1323000
Total Sales (A)	3500	105000	1260000	1323000
Less Variable Expense				
Wooden Furniture	2275	68250	819000	859950
Item				
Total variable Expense (B)	2,275	68250	819000	859950
Contribution Margin (CM) [C=(A-B)	1,225	36750	441000	463050
Less Variable Expense				
Rent		2,000	15,000	15,000
Electricity bill		700	8400	8600
Transportation		1,700	20,400	20,600
Salary (Self)		5000	60000	60000
Salary(Staff)		12000	144000	144000
Entertainment		500	6000	6000
Guard		300	3600	3600
Mobile bill		400	4800	5000
Total fixed cost (D)		22,600	262,200	262,800
Net Profit (E)= [C-D]		14150	169800	200,250
Investment Payback			48,000	48,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	169,800	200,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		121,800
	Total Cash Inflow	249800	322050
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	121,800	274050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

মা ফার্ণিচার

প্রোঃ নিমাই চন্দ্র সুব্রধর

এখানে আধুনিক ডিজাইনের দেশি-বিদেশী ফার্ণিচার তৈরি এবং
বাসাবাড়ী, অফিস, দোকান ডেকোরেশনের যাবতীয় কাজের অর্ডার নেওয়া হয়।



শিখাস বেতকা, সুপারী বাগান রোড, টাঙ্গাইল। মোবাঃ ০১৭২৪-৯০৩৩৭৯, ০১৬৮৫-৮৪৪৮৪২











KING ARTHUR

Fresh



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ARTHUR







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নিমাই
Name: NEMY
পিতা: কানীন্দে সুব পূর
মাতা: মিনা রানী সুব পূর
Date of Birth: 14 May 1987
ID NO. 9329515308003

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারীকে স্বাধীন এবং
স্বাভাবিক পদ্ধতিতে গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের কাছ থেকে অর্থ সংগ্রহের জন্য ব্যবহার করা
হবে।
বিক্রয়, হস্তান্তর, বোপা পায়, বিক্রয়, হস্তান্তর, বিক্রয়, হস্তান্তর, বিক্রয়, হস্তান্তর, বিক্রয়, হস্তান্তর,
১৯৯০, টিকিটের পেমেন্ট, টিকিটের অর্থ, টিকিটের

প্রস্তুতকারী: জাতীয় পরিচয় পত্র কেন্দ্র, ঢাকা। প্রস্তুতকৃত তারিখ: ০৫/০৫/২০১৭



FAMILY PICTURE

