

# Proposed NU Business Name: **MONIRUL FURNITURE**



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## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD MONIRUL ISLAM</b>
Age	:	30-12-1988 (26 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	01 Sister 03 Brothers
Address	:	Vill: Tetulia , P.O: Tetulia , P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST MOMENA BEGUM</b>
(iii) Father's name	:	<b>MD AMIRUL ISLAM</b>
(iv) GB member's info	:	Branch: Arani, Centre # 22 (Male), Member ID: 1225 , Group No: 05 Member since: 25-05-2005 to 13-07-2010 (05 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	Son
(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	:	12 years experience in running business. 5 Years in own business. He has 04 years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-799165
Mother's Contact No.	:	01915-704234
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshah

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MOMENA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MONIRUL FURNITURE</b>
Location	:	Tetulia Baazar
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000 (from existing business) 86% Required Investment BDT 50,000 (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50ft x 100 ft = 5000 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Wood</li><li>▪20% gain on sales</li><li>▪The shop in rented.</li><li>▪The business is being operated by entrepreneur. Existing 05 employee..</li><li>▪Collects goods from Local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

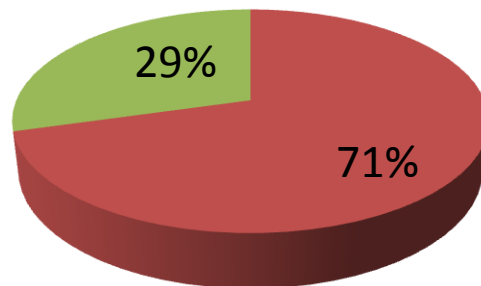
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Wood	6800	204000	2448000
<b>Total Sales (A)</b>	6800	204000	2448000
<b>Less Variable Expense</b>			
Wood	4760	142800	1713600
<b>Total variable Expense (B)</b>	4,760	142800	1713600
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,040	61200	734400
<b>Less Variable Expense</b>			
Rent		400	4800
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		45000	540000
Entertainment		500	6000
Generator		100	1200
Bank charge		100	1200
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		52,800	633600
<b>Net Profit (E)= [C-D]</b>		8,400	100800

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mehogoni	40	1000	40,000	0	0	0	40,000
Jackfruit	12	2000	24,000	0	0	0	24,000
Shishu	8	800	6,400	0	0	0	6,400
Slice wood	50	500	25,000	1	50000	50,000	75,000
Others	1	4600	4,600	0	0	0	4,600
Security	1	20000	20,000	0	0	0	20,000
	<b>112</b>	<b>0</b>	<b>120,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>170,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Wood	7700	231000	2772000	2910600
<b>Total Sales (A)</b>	7700	231000	2772000	2910600
<b>Less Variable Expense</b>				
Wood	5390	161700	1940400	2037420
<b>Total variable Expense (B)</b>	5,390	161700	1940400	2037420
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,310	69300	831600	873180
<b>Less Variable Expense</b>				
Rent		400	4800	4,800
Electricity bill		400	4800	5200
Transportation		1,000	12,000	42500
Salary (self)		5000	60000	60000
Salary(Staff)		45000	540000	540000
Entertainment		500	6000	6000
Generator		100	1200	1200
Bank charge		100	1200	1200
Mobile bill		400	4800	5000
<b>Total fixed cost (D)</b>		52,800	633,600	664,700
<b>Net Profit (E)= [C-D]</b>		16500	198000	208,480
Investment Payback			<b>30,000</b>	<b>30,000</b>



# 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	50,000	
1.2	Net Profit	198,000	208,480
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		168,000
	<b>Total Cash Inflow</b>	248000	376480
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	168,000	346480

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

