

Proposed NU Business Name: **M/S MAA FURNITURE**



Project identification and prepared by: Md. Obaidullah,
Bogra Shadar Unit, Bogra

Project verified by: MD. Muzaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE NIRONJON CHANDRA RAY NITTON
Age	:	05-11-1989(27 Years)
Education, till to date	:	S . S . C Pass
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Dhora, P.O: Parihat P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREE MOTI SHOVA RANI
(iii) Father's name	:	SREE NIRMOL CHANDRA RAY
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 01(Female), Member ID: 1931, Group No: 02 Member since: 09-05-1991(25 Years) First loan: BDT -2,000
Further Information:		Existing Loan: BDT 50000, 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	:	14 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.	:	01722-213251
Mother's Contact No.	:	01745-908962
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI SHOVA RANI joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAA FURNITURE
Location	:	Dhaperhat, west side, dupchachia
Total Investment in BDT	:	BDT 2,14,000/-
Financing	:	Self BDT 1,54,000/-(from existing business) 72% Required Investment BDT 60,000/-(as equity) 28%
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	:	BDT 10000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur.Existing 03 employees.▪After getting equity fund 3 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra shadar unit, Bogra.▪Agreed grace period is 3 months.

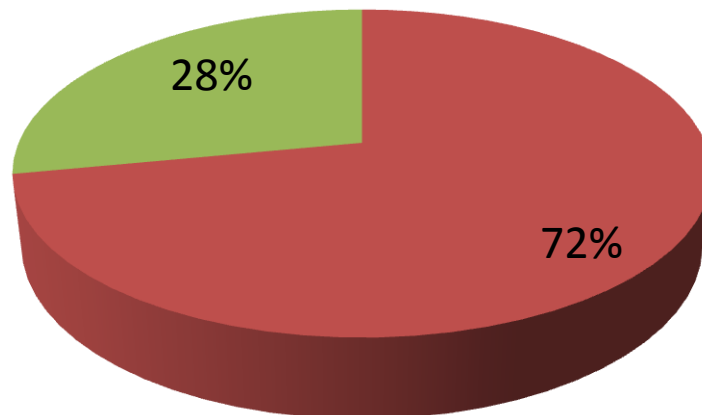
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cot,Table,Alna,Sofa anda others	0	70,000	840,000
Total Sales (A)	0	70,000	840,000
Less. Variable Expense			
Cot,Table,Alna,Sofa anda others	0	49,000	588,000
Total variable Expense (B)	0	49,000	588,000
Contribution Margin (CM) [C=(A-B)	0	21,000	252,000
Less. Fixed Expense			
House rant		700	8,400
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		300	3,600
Guard		200	2,400
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	-4
Total fixed Cost (D)		19,300	231,596
Net Profit (E) [C-D)		1,700	20,404

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Korai	20	1000	20,000	40	1,000	40,000	60,000
Kathal	10	2500	25,000	5	2500	12,500	37,500
Mehegoni	15	2500	37,500	0	0	0	37,500
Cot	2	30000	60,000	50	0	0	60,000
Table	1	5500	5,500	100	0	0	5,500
Window	2	3000	6,000	50	0	0	6,000
Colors	0	0	0	0	0	5,000	5,000
Others	0	0	0	0	0	2,500	2,500
	536	0	154,000	31	0	60,000	214,000

Source of Finance



- Entrepreneur's Contribution 154,000
- Investor's Investment 60,000
- Total 214,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cot,Table,Alna,Sofa anda others	0	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	0	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense	0				
Cot,Table,Alna,Sofa anda others	0	70,000	840,000	882,000	926,100
Total variable Expense (B)	0	70,000	840,000	882,000	926,100
Contribution Margin (CM) [C=(A-B)	0	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		700	8,400	8,400	8,400
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		16000	192,000	192,000	192,000
Entertainment		300	3,600	3,600	3,600
Guard		200	2,400	2,400	2,400
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		23,300	279,600	279,600	279,600
Net Profit (E) [C-D)		6,700	80,400	98,400	117,300
Investment Payback			24,000	24,000	24,000

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

SI #	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	80,400	98,400	117,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		56,400	130,800
	Total Cash Inflow	140,400	154,800	248,100
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
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	56,400	130,800	224,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 03
Experience & Skill : 14 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











FAMILY PICTURE

