

Proposed NU Business Name: AVIJIT MONDAL FURNITURE HOUSE



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMRITA MONDAL
Age	:	23-10-1985 (22 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Ghior Kol, P.O: Nagorpur, P.S: Nagorpur, 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	:	GUNBALA MONDAL
(iii) Father's name	:	TUSHTA MONDAL
(iv) GB member's info	:	Branch: Nagorpur, Centre # 43(Female), Member ID: 3070, Group No: 04 Member since: 27-09-2008 (09 Years) First loan: BDT 7000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 18120
(v) Who pays GB loan installment	:	Own
(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.	:	01725-217998
Mother's Contact No.	:	01789-583698
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GUNBALA MONDAL joined Grameen Bank since 09 years ago. At first she took 7000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AVIJIT MONDAL FURNITURE HOUSE
Location	:	Ghiour Kol, Moddhapara, Nagorpur, Tangail
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 18 ft= 270 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Furniture item▪Average 25 % gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented.▪Agreed grace period is 3 months.

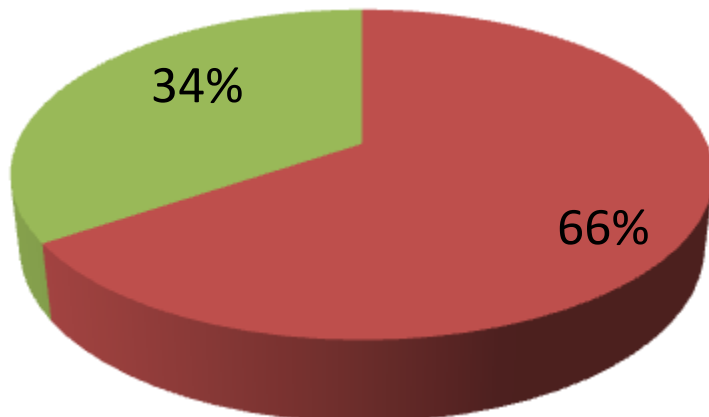
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture		59400	712800
Total sales (A)		59400	712800
Less Variable Exp.			
Furniture		44550	534600
Total Variable exp. (B)		44550	534600
Contribution Margin CM [C= (A-B)]		14850	178200
less fixed exp.			
Rent		300	3600
Electricity bill		100	1200
Transportation		1400	16800
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		7600	91200
Net profit (E) [C-D]		7250	87000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sofa	1	25000	25,000			0	25,000
Dressing Table	2	8000	16,000			0	16,000
Cot	1	10000	10,000			0	10,000
Chair	1	2000	2,000			0	2,000
Wood	4	1000	4,000	50	1000	50,000	54,000
Jackfruit Wood	4	2000	8,000			0	8,000
Security			30,000				30,000
Total	13		95,000	50		50,000	145,000

Source of Finance



■ Entrepreneur's Contribution 95,000

■ Investor's Investment 50,000

■ Total 145,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture		80400	964800	1013040	1063692
Total Sales (A)		80400	964800	1013040	1063692
less variable Expenses					
Furniture		60300	723600	759780	797769
Total variable Expenses (B)		60300	723600	759780	797769
Contribution Margin (CM)= (A-B)		20100	241200	253260	265923
Less Fixed Expenses					
Rent		300	3600	3600	3600
Electricity bill		100	1200	1200	1200
Transportation		1200	14400	14400	14400
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Mobile		400	4800	4800	4800
Total Fixed Cost		7550	90600	90600	90600
Net Profit (E) (C-D)		12550	150600	162660	175323
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	150,600	162,660	175323
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,600	273260
	Total Cash Inflow	200600	293260	448583
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	130,600	273260	428583

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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

















A man wearing a black and white vertically striped short-sleeved button-down shirt and a dark sarong with a colorful floral pattern stands in the center-left of the workshop. He is looking towards the camera.

A poster with Burmese text and images is mounted on the wall in the background. The text is partially obscured but appears to be a notice or advertisement.





FAMILY PICTURE

