

Proposed NU Business Name: MESARS ARIF FURNITURE



Project identification and prepared by: MD. Ataur Rahman
Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIF HOSSAIN
Age	:	12-10-1986 (31Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Protima Bonki P.O: Sokhipur P.S: Sokhipur 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	:	MOST. ALEYA AKTER
(iii) Father's name	:	MD.BABUL HOSSAIN
(iv) GB member's info	:	Branch :Sokhipur Centre 29 (Female), Member ID: 2109/1 , Group No: 02 Member since: 03-10-2010 (05Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: No
(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.)	:	Yes
Business Experiences and Training Info	:	3 years experience in running business. 7 Years in own business She has no training.
Other Own/Family Sources of Income	:	Wood Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811660807
Family's Contact No.	:	01830159300
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur, Tangail Unit, Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALEYA AKTER joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

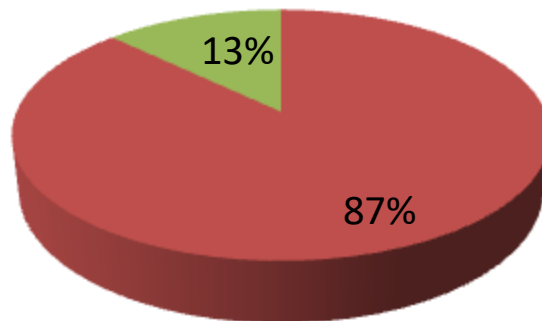
Business Name	:	MESARS ARIF FURNITURE
Location	:	Gasfield chourasta,Sokhipur,Tangail
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 x 12 ft=360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Akashmuni,Mehoguni,Kathal,e.t.c.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 6 employee.▪The shop rented.▪Collects goods from Sokhipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Akashmuni, Mehoguni, Kathal, e.t.c.	15600	468000	5616000
		0	0
Total Sales(A)	15600	468000	5616000
Less Variable Expense (B)			0
Akashmuni, Mehoguni, Kathal, e.t.c.	12480	374400	4492800
Total Variable Expense	12480	374400	4492800
Contribution Margin (CM) [C=(A-B)]	3120	93600	1123200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportation		20000	240000
Salary (Self)		5000	60000
Salary (Staff)		60000	720000
Entertainment		1000	12000
Guard		0	0
Generator		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		88600	1063200
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Akasmuni	100	1,500	150,000	7	1500	10,500	160,500
Mehoguni	100	1,000	100,000	19	500	9,500	109,500
Kathal	50	1,000	50,000	10	3000	30,000	80,000
Gamari	50	1000	20,000			0	20,000
			0			0	0
			0			0	0
Others			10,000			0	10,000
			0			0	0
Security			10,000			0	10,000
			0			0	0
	128	4500	340,000	36	5000	50,000	390000

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 50,000
- Total 390,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Akashmuni,Mehoguni,Kathal,e.t.c.	16000	480000	5760000	6048000	6350400
0	0	0	0	0	0
Total Sales(A)	16000	480000	5760000	6048000	6350400
Less Variable Expense (B)					
Akashmuni,Mehoguni,Kathal,e.t.c.	12800	384000	4608000	4838400	5080320
Total Variable Expense	12800	384000	4608000	4838400	5080320
Contributon Margin (CM) [C=(A-B)]	3200	96000	1152000	1209600	1270080
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		20000	240000	252000	264600
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		60000	720000	720000	720000
Entertainment		1000	12000	12000	12000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		88600	1063200	1075600	1088600
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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	20,000	20,000
3	Net Cash Surplus	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:6
Experience & Skill : 7 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

