

Proposed NU Business Name: **MUNMUN FURNITURE MART**



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Chagnolaiya Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL AMIN PATWARY
Age	:	02-10-1983 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	7 Brother & 1 Sisters
Address	:	Vill: Purbo Debpur, P.O: Chandgazi, P.S: Chagolnaiya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	OLI AHAMMAD PATWARY
(iv) GB member's info	:	Branch: Mohamaya, Centre # 17 (Female), Member ID: 3245, Group No: 02 Member since: 03-04- 2003 to 2006 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	20 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.	:	01819-837484
Mother's Contact No.	:	01839-714605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MUNMUN FURNITURE MART
Location	:	Chagnolnaiya, Chagnolnaiya, Feni
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 270,000/-(from existing business) 82% Required Investment BDT 60,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a Furniture shop.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 3 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

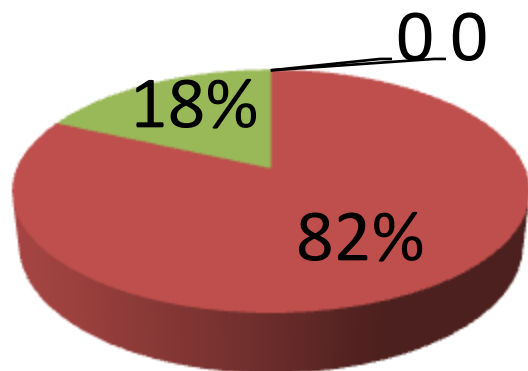
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Furniture item	65,000	780,000
Total variable Expense (B)	65,000	780,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Electricity Bill	600	7,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	400	4,800
Salary (Staff)	12,000	144,000
Rent	1,600	19,200
Total fixed Cost (D)	20,100	241,200
Net Profit (E) [C-D]	14,900	178,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
WearDrobe	2	25000	50,000	1	25000	25,000	75,000
Wall Cabinet	1	60000	60,000	2	15000	30,000	90,000
Dressing Table	2	15000	30,000	0	0	0	30,000
Sofa	1	30000	30,000	0	0	0	30,000
Cot	4	17000	68,000	0	0	0	68,000
Others	1	22000	22,000	0	0	0	22,000
Security	1	10000	10,000	1	5000	5,000	15,000
Total	12	179000	270,000	4	45,000	60,000	330,000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 60,000
- Total 330,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Furniture item	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Furniture item	78,000	936,000	982,800	1,031,940
Total variable Expense (B)	78,000	936,000	982,800	1,031,940
Contribution Margin (CM) [C=(A-B)]	42,000	504,000	529,200	555,660
Less. Fixed Expense				
Electricity Bill	600	7,200	8,000	8,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	600	7,200	8,000	8,500
Salary (Staff)	12,000	144,000	144,000	144,000
Rent	1,600	19,200	19,200	19,200
Total Fixed Cost	20,400	244,800	247,100	248,600
Net Profit (E) [C-D]	21,600	259,200	282,100	307,060
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	259,200	282,100	307,060
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		235,200	493,300
	Total Cash Inflow	319,200	517,300	800,360
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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	235,200	493,300	776,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:03
Experience & Skill : 20 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE



