

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



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD. SHUKUR MAHMUD</b>
Age	:	12-02-1989 (26 Years)
Education, till to date	:	Class 5
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	5 Brothers and 1 Sister
Address	:	Vill: Shohodebpur, P.O: Teroki, P.S: Kalihati, 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	:	<b>MOST. ASIA BEGUM</b>
(iii) Father's name	:	<b>A BASED</b>
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 55(Female), Member ID: 4256 Group No: 02 Member since: 23-04-2009 (6Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: BDT 14,800
(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	:	Twelve years experience in running business. He has training for 5 years.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-185665
Brother Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Asia Begum joined Grameen Bank since 6 years ago . At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and building house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA FURNITURE</b>
Location	:	Shohodebpur Chourastar Mor, Tangail.
Total Investment in BDT	:	BDT 2,80,000
Financing	:	Self BDT 1,80,000(from existing business) 66% Required Investment BDT 1,00,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 12 ft= 231 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Different kinds of wood furniture like Khat, Wardrobe, Door, Window, etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Modhupur, Chourasta.</li><li>▪Agreed grace period is 4 months.</li></ul>

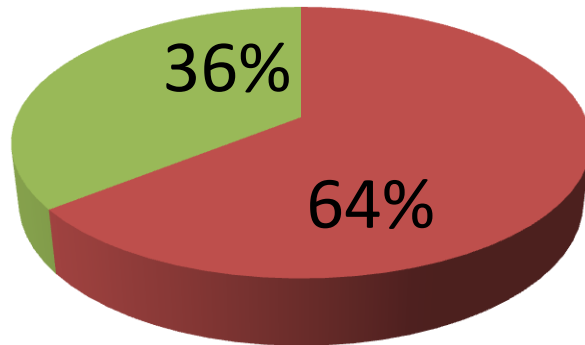
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Khat, Door, Wardrobe, etc	70,000	840,000
<b>Total Sales (A)</b>	<b>70,000</b>	840,000
<b>Less. Variable Expense</b>		
Khat, Door, Wardrobe, etc	49,000	588,000
<b>Total variable Expense (B)</b>	<b>49,000</b>	588,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,000</b>	252,000
<b>Less. Fixed Expense</b>		
Rent	500	6,000
Electricity Bill	300	3,600
Mobile Bill	200	2,400
Transportation	1,200	14,400
Entertainment	200	2,400
Salary (Self)	5,000	60,000
Salary (Staff)	5,000	60,000
Others	100	1,200
<b>Total fixed Cost (D)</b>	<b>12,500</b>	150,000
<b>Net Profit (E) [C-D]</b>	<b>8,500</b>	<b>102,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Khat, Door, Wardrobe	60,000		2,40,000
Chirai Wood	80,000		
Akashmoni Wood		80,000	
Mehgoni Wood		20,000	
Security	40,000	-	40,000
<b>Total</b>	<b>1,80,000</b>	<b>1,00,000</b>	<b>2,80,000</b>

## Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 100,000
- Total 280,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Khat, Door, Wardrobe, etc	105,000	1,260,000	1,323,000
<b>Total Sales (A)</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>
<b>Less. Variable Expense</b>			
Khat, Door, Wardrobe, etc	73,500	882,000	926,100
<b>Total variable Expense (B)</b>	<b>73,500</b>	<b>882,000</b>	<b>926,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>			
Rent	500	6,000	6,000
Electricity Bill	300	3,600	3,780
Mobile Bill	200	2,400	2,520
Transportation	1,200	14,400	15,120
Entertainment	200	2,400	2,520
Salary (self)	5,000	60,000	60,000
Salary (Staff)	8,000	96,000	72,000
Others	100	1,200	1,200
<b>Total Fixed Cost</b>	<b>15,500</b>	<b>186,000</b>	<b>195,300</b>
<b>Net Profit (E) [C-D]</b>	<b>16,000</b>	<b>192,000</b>	<b>201,600</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	192,000	201,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,000
	<b>Total Cash Inflow</b>	<b>292,000</b>	<b>333,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>132,000</b>	<b>273,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
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

