

Proposed NU Business Name: **MAA FURNITURE**



Project identification and prepared by: MD. Kahirul Islam,
Bogra Sadar Unit, Bogra

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU JAFUR JUEL
Age	:	04-08-1982 (34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brother,4 Sister
Address	:	Vill: Arola Modhhopara, P.O: Arola, P.S: Bahalu, 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	:	MST JAHANARA BEGUM
(iii) Father's name	:	MD KHAYRUJJAMAN
(iv) GB member's info	:	Branch: Norohotto, Kahalu, Centre # 29(Female), Member ID: 2143; No:01 Member since: 10-05-1993 (10 Years) First loan: 15000 taka.
Further Information:		Existing Loan: BDT 46000, Outstanding loan: BDT 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	:	04 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.	:	017166151964
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RABEYA joined Grameen Bank since 07 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA FURNITURE
Location	:	Arola Baazar, Paikor, Kahalu
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 130000/- (from existing business) 57% Required Investment BDT 1,00,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft = 600 square ft
Security of the shop	:	BDT 10000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Furniture etc.▪ The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed▪ The shop is rented.▪ Collects goods from Kahalu, Bogra.▪ Agreed grace period is 3 months.

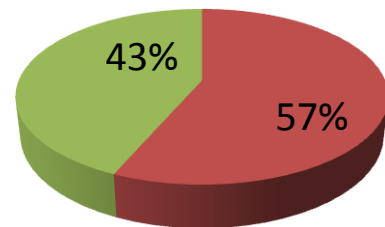
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture & others	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Furniture & others	3200	96000	1152000
Total variable Expense (B)	3,200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		700	8400
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		1000	12000
Guard		200	2400
Mobile bill		200	2400
Total fixed cost (D)		17,800	213600
Net Profit (E)= [C-D]		6,200	74400

Investment Breakdown

Particulars	Existing	Proposed	Total
Furniture board	50,000	25,000	75000
Wood	20,000	15,000	35000
Cotton	15,000	10,000	25000
Coconut chobra	25,000	25,000	50000
lase cloth	10,000	15,000	25000
Others	10,000	10,000	20000
	130,000	100,000	230000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Furniture & others	5600	168000	2016000	2116800
Total Sales (A)	5600	168000	2016000	2116800
Less Variable Expense				
Furniture & others	4480	134400	1612800	1693440
Total variable Expense (B)	4,480	134400	1612800	1693440
Contribution Margin (CM) [C=(A-B)]	1,120	33600	403200	423360
Less Variable Expense				
Rent		700	15,000	15,000
Electricity bill		700	8400	8600
Transportation		400	4,800	5,000
Salary (self)		5000	60000	60000
Salary(Staff)		13000	156000	156000
Entertainment		1000	12000	12000
Guard		200	2400	2400
Mobile bill		300	3600	6800
Total fixed cost (D)		21,300	259,800	265,800
Net Profit (E)= [C-D]		12300	147600	157,560
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	147,600	157,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		87,600
	Total Cash Inflow	247600	245160
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	87,600	185160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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