

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



Project identification and prepared by: Md. Shah Alom,  
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>MD. HARUN</b>
Age	:	13-03-1993 (22 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Sister 3 Brother
Address	:	Vill: Mondolpara , P.O: Choumohoni, P.S: Dupchachia, 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	:	<b>MST. ROWSHAN ARA BEOYA</b>
(iii) Father's name	:	<b>LATE JORIF</b>
(iv) GB member's info	:	Branch: Gobindapur Dupchachia, Centre # 32(Female), Member ID: 4377/1, Group No: 07 Member since: 13-05-2006 (10Years) First loan: BDT -10000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: 31288
(v) Who pays GB loan installment	:	Elder Brother
(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	:	06 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.	:	01760-794033
Mother's Contact No.	:	01728-921202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROWSHAN ARA BEOYA** joined Grameen Bank since 10 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA FURNITURE</b>
Location	:	Kapapur road, choumohoni bazar, Dupchachia
Total Investment in BDT	:	BDT 410000/-
Financing	:	Self BDT 330000/- (from existing business) 80% Required Investment BDT 80000 /-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	38 ft x 45 ft= 755 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Furniture etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 9 employees. After getting equity fund 2 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dupchachia, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

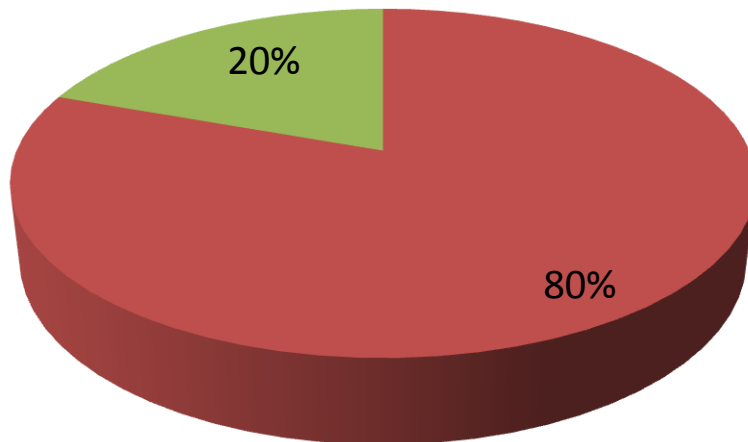
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furnitures		174000	2088000
<b>Total sales (A)</b>		174000	2088000
<b>Less Variable Exp.</b>			
Furniture		104400	1252800
<b>Total Variable exp. (B)</b>		104400	1252800
<b>Contribution Margin CM [C= (A-B)]</b>		<b>69600</b>	<b>835200</b>
<b>less fixed exp.</b>			
Rent		0	0
Electricity bill		600	7200
Transportation		3500	42000
Salary (self)		5000	60000
Salary (staff)		50000	600000
Entertainment		1000	12000
Guard		50	600
Genaretor		0	0
Mobile		400	4800
<b>total fixed cost (D)</b>		60550	726600
<b>Net profit (E) [C-D]</b>		<b>9050</b>	<b>108600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cot	8	13000	104,000			0	104,000
Sofa set	2	18000	36,000			0	36,000
Door	9	10000	90,000			0	90,000
Wear drobe	1	15000	15,000			0	15,000
Showcase	8	10000	80,000			0	80,000
Dressing table	1	7000	7,000			0	7,000
Mehegoni	10	1000	10,000	22	2000	44,000	54,000
Koroi	0	0	0	0	0	0	0
Wood	0	0	0	30	1200	36,000	36,000
Boroi	0	0	0	0	0	0	0
Security			30,000			0	30,000
<b>Total</b>	<b>39</b>		<b>330,000</b>	<b>52</b>		<b>80,000</b>	<b>410,000</b>

## Source of Finance



- Entrepreneur's Contribution  
330,000
- Investor's Investment 80,000
- Total 410,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Furnitures	7500	225000	2700000	2835000
<b>Total Sales (A)</b>	<b>7500</b>	<b>225000</b>	<b>2700000</b>	<b>2835000</b>
less variable Expenses				
Furnitures	4500	135000	1620000	1701000
Total variable Expenses (B)	4500	135000	1620000	1701000
<b>Contribution Margin (CM)= (A-B)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>
<b>Less Fixed Expenses</b>				
Rent		0	0	0
Electricity bill		600	7200	16000
Transportation		4000	48000	35000
Salary (self)		5000	60000	60000
Salary (staff)		60000	720000	720000
Entertainment		1200	14400	14400
Guard		100	1200	1200
Genaretor		0	0	0
Mobile		500	6000	7400
Total Fixed Cost		71400	856800	854000
<b>Net Profit (E) (C-D)</b>		<b>18600</b>	<b>223200</b>	<b>280000</b>
Investment Payback			<b>48000</b>	<b>48000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	223,200	280,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		175,200
	<b>Total Cash Inflow</b>	303200	455200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	175,200	407200

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 09 Family:0 Others:0  
Experience & Skill : 06 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



A man with dark hair, wearing a blue and white polo shirt and brown trousers, stands in the center of the workshop. He is looking towards the camera.

A large, rectangular wooden board is laid out on the floor, featuring intricate, carved patterns. Several carving tools, including chisels and gouges, are scattered around the board. A hammer is also visible on the floor nearby.

A large wooden cabinet or wardrobe is positioned on the right side of the workshop. It has multiple doors and drawers, some of which are covered in clear plastic wrap. The wood appears to be a light-colored species.

The background of the workshop shows a brick wall on the left and a corrugated metal roof supported by wooden poles. Various wooden planks and tools are scattered throughout the space, indicating an active workspace.

A small, light-colored bucket or container sits on the floor, containing a dark liquid, possibly a stain or finish, and a small tool.



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# FAMILY PICTURE