

Proposed NU Business Name: **ADORSHO KATH FURNITURE**



Project identification and prepared by: Md Shahidul Islam
Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ZILLUR RAHMAN
Age	:	20-08-1984 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	5 Brothers & 1 Sisters
Address	:	Vill: Dakshin Milik Bagha, P.O: Bagha, P.S: Bagha, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	NUR MUHAMMAD
(iv) GB member's info	:	Branch: Monigram, Centre # 17 (Female), Member ID: 4994, Group No: 07 Member since: 15-02-1996 (21 Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: 4590
(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.)	:	None
Business Experiences and Training Info	:	17 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-460694
Family's Contact No.	:	01788107690
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM Joined Grameen Bank Since 21 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ADORSHO KATH FURNITURE
Location	:	Bagha High School Gate, Bagha, Rajshahi
Total Investment in BDT	:	BDT 355,000
Financing	:	Self BDT 305,000 (from existing business) 86% Required Investment BDT 50,000 (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 20 ft= 300 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Currently run a furniture business.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 Employees.▪The shop is rented.▪Collects goods from Bagha Bazaar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture item	130,000	1,560,000
Total Sales (A)	130,000	1,560,000
Less. Variable Expense		
Furniture item	110,500	1,326,000
Total variable Expense (B)	110,500	1,326,000
Contribution Margin (CM) [C=(A-B)]	19,500	234,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Salary (staff)	3,000	36,000
Rent	2,000	24,000
Guard	100	1,200
Total fixed Cost (D)	13,700	164,400
Net Profit (E) [C-D]	5,800	69,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Showcase	20	5000	100,000	3	5000	15,000	115,000
Rack	4	2500	10,000	0	0	0	10,000
Cot	4	7000	28,000	5	7000	35,000	63,000
Box	4	3000	12,000	0	0	0	12,000
Stand	3	900	2,700	0	0	0	2,700
Drum	4	575	2,300	0	0	0	2,300
Security	1	150000	150,000	0	0	0	150,000
Total	40		305,000	8		50,000	355,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture item	170,000	2,040,000	2,142,000	2,249,100
Total Sales (A)	170,000	2,040,000	2,142,000	2,249,100
Less. Variable Expense				
Furniture item	144,500	1,734,000	1,820,700	1,911,735
Total variable Expense (B)	144,500	1,734,000	1,820,700	1,911,735
Contribution Margin (CM) [C=(A-B)]	25,500	306,000	321,300	337,365
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	5,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	4,000	48,000	50,000	52,000
Salary (staff)	3,000	36,000	36,000	36,000
Rent	2,000	24,000	24,000	24,000
Guard	100	1,200	1,500	1,500
Total Fixed Cost	14,800	177,600	181,000	183,500
Net Profit (E) [C-D]	10,700	128,400	140,300	153,865
Investment Payback		20,000	20,000	20,000

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

	<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	128,400	140,300	153,865
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		108,400	228,700
	Total Cash Inflow	178,400	248,700	382,565
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	108,400	228,700	362,565

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 17 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





অ নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুরোধে

ম আদর্শ কাঠ ফার্নিচার

স্টীলের আসবাবপত্রের দোকান

মোঃ জিলালুর রহমান

FAMILY PICTURE

