

Proposed NU Business Name: MA BABAR DOYA FURNITURE

Project identification and prepared by: Md.Alamgir Hosain,
Jamurki Unit, Tangail.

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: KALAM
Age	:	17-03-1983 (34Years)
Education, till to date	:	Class Two
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Brothers
Address	:	Vill: Gorai Najirpara P.O: GoraiP.S: Mirjapur 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	:	MD: HARUR ALI
(iii) Father's name	:	MOST: BATASI BEGUM
(iv) GB member's info	:	Branch:Gorai Najirpara , Centre # 72 (Female), Member ID: 5913 Group No: 06 Member since: 15-12-1999 (12Years) First loan: BDT 5000 /- Outstanding loan: 0/-
Further Information:		
(v) Who pays GB loan installment	:	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	:	18 years experience in running business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981-002409
Family's Contact No.	:	01709-063085
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: BATASI BEGUM joined Grameen Bank since 8 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Wood Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOYA FURNITURE
Location	:	Gorai, Najirpara, ,Mirjapur , Tangail.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BD2,50,000/- (from existing business) 81% Required Investment BDT 60,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Log, sclice Wood , Furniture making and selling .▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪After getting equity fund one employee will be appointed.▪ Entrepreneur is owner of the shop.▪Collects goods from Gorai .▪Agreed grace period is 3 months.

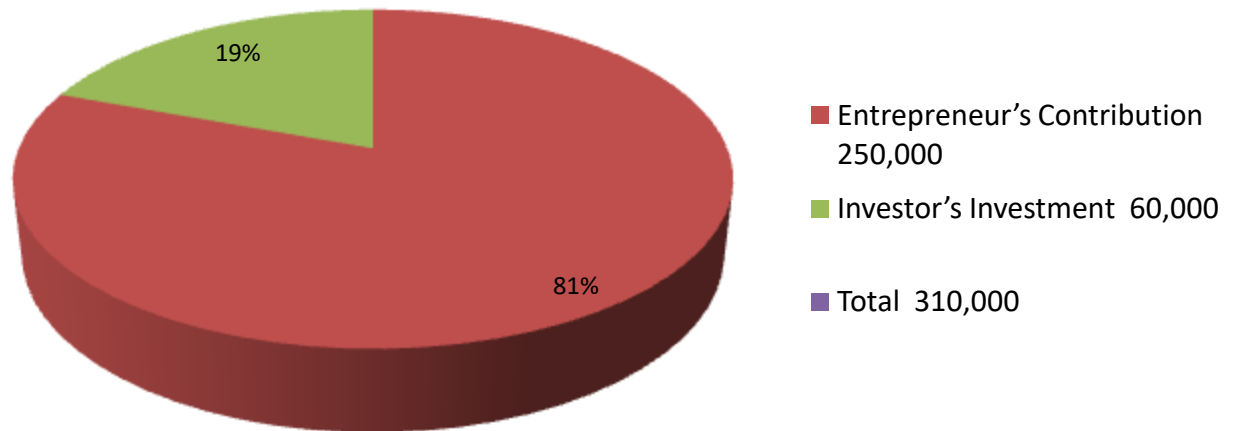
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood and Furniture Item		1,25 ,000	1500000
Total Sales (A)		1,25,000	1500000
Less. Variable Expense			
Wood and Furniture Item		87,500	10,50,000
Total variable Expense (B)		87,500	10,50,000
Contribution Margin (CM) [C=(A-B)]		37,500	4,50,000
Less. Fixed Expense			
Rent		5500	5500
Electricity Bill		500	500
Gard		300	300
Mobile Bill		300	300
Salary (self)		5,000	5,000
Transportation		5000	5000
Entertainment		300	300
Salary (2staff)		16000	192000
Total fixed Cost (D)		32,900	3,94,800
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Khat	100,000		100,000
Dessing Table	40,000		40,000
Shokej	30,000		30,000
Wood	40,000	60,000	1,00,000
Advance	40,000		
Total	2,50,000	60,000	3,10,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd Year(+5%)
Revenue (sales)					
Wood and Furniture Item		1,25,000	1500000	1575,000	1653,750
Total Sales (A)		1,25,000	1500000	1575,000	1653,750
Less. Variable Expense					
Wood and Furniture Item		87,500	10,50,000	1102,500	1157,625
Total variable Expense (B)		87,500	10,50,000	1102,500	1157,625
Contribution Margin (CM) [C=(A-B)]		37,500	4,50,000	472,500	496,125
Less. Fixed Expense					
Rent		5500	66000	66000	5500
Electricity Bill		500	6000	6000	500
Gard		300	3600	3600	300
Mobile Bill		300	3600	3600	300
Salary (self)		5,000	60000	60000	5,000
Transportation		5000	60000	60000	5000
Entertainment		300	3600	3600	300
Salary (2staff)		16,000	192,000	192,000	192,000
Non Cash Item					
Total Fixed Cost		22,000	2,64,000	2,64,000	2,64,000

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	55,200	77,700	101,325
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		31,200	84,900
	Total Cash Inflow	115,200	108,900	186,225
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	31,200	84,900	162,225

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience; 0 years

WEAKNESS

Lack of Capital/Investment

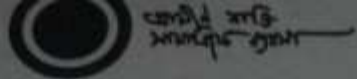
OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara,
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

কল্পের নাম:

শ্রী বাবুর দোয়া ফার্মিচারি

নিটের নাম:

জামুকাইউসমট

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৬

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: কাল্প

৩৪৪৬৬

জন্ম তারিখ: ২৭/০৩/১৯৮৬

জাতীয় পরিচয়পত্র নং

গত যোগ্যতা:

৩৫

বর্তমান অবস্থা:

নিচোহিত

কর্মের সংখ্যা:

১৪২

বাণিজ্যের সংখ্যা:

৩৫২

ঠিকানা: গ্রাম:

সোমপুর

পো:

সোমপুর

থানা: মি

ঠিকানা: গাম:

৩

পো:

৩

থানা:















