

Proposed NU Business Name: Chittagong Teak Quality Furniture



NU Identified by: MD. Mizanur Rahman
Project Visited , verified & Prepared by: Shyamal Mitra
GRAMEEN SHAKTI

(A Nobin Udyokta Project)
Presented by: MD Milon Mollah.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name And Address	:	MD. Milon Molla Vill: Dandabor. Union: Dhamsona, Post: Savar Cantonment, P.S: Ashulia, Savar. Dhaka. NID NO: 2617239816306, Contact No- 01726-026869
Age	:	34 Years
Marital status	:	Married
Children	:	One Daughter
No. of siblings:	:	One Brother & Two Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like BRAC,ASA etc (ix) Others	:	Mother <input checked="" type="checkbox"/> yes Father <input type="checkbox"/> Mst. Zahanara Begum Late. Abdul Razzak Mollah. Branch: Dhamsona, Centre # 8(1)/F, Member ID: 9318, Member since 2009. First loan: BDT 10,000 Existing loan: BDT 30,000,Outst: BDT 12180 Nobin Udyokta (Weekly Installment BDT 825) NO. NO. NO. Nil
Education, till to date		S.S.C.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Furniture Business.
Business Experiences and Training Info (years of experience, if he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10(Ten) years experience on Furniture Business. He Started business with BTD 30,000. Now he is interested to scale up his business. Before starting his business, he got business experience from one of his relative's Furniture shop and also he has four years on-hand training from his sister-in-Law.
Other Own/Family Sources of Income	:	His brother is a Motor mechanics . He is doing service in a Garments as a Motor Mechanics . His income near about BDT 20,000 per month .
Other Own/Family Sources of Liabilities	:	Nil.
NU Project Source	:	Grameen Shakti.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Chittagong Teak Quality Furniture
Address/ Location	:	DEPZ Road, Vill: Dendabor, P.O Savar Cantonment, P.S. Ashulia, Dhaka.
Total Investment in BDT	:	BDT 9,50,000/-
Financing	:	Self BDT 6,50,000 (from existing business) 68 % Required Investment BDT 3,00,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 10,000/-(Ten thousand)
Proposed Salary		BDT 10,000/- (Ten thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period (iv) In future risk mgt. plan (from fire, disaster etc.)	:	<p>The business is planned to be scaled up existing products like , almiria, dressing table, show Case , wear Drop, chair, table. dining table etc. He collects wood from local market .</p> <ol style="list-style-type: none"> i. On average 25% gain on sales. ii. On average 25% gain on sales. iii. It is a running Business. So he agreed for the grace period of three months. iv. Keeping adequate sand and ensure source of water for fire hazard . v. After getting equity fund another one employee will be appointed .

INFO ON EXISTING BUSINESS OPERATIONS

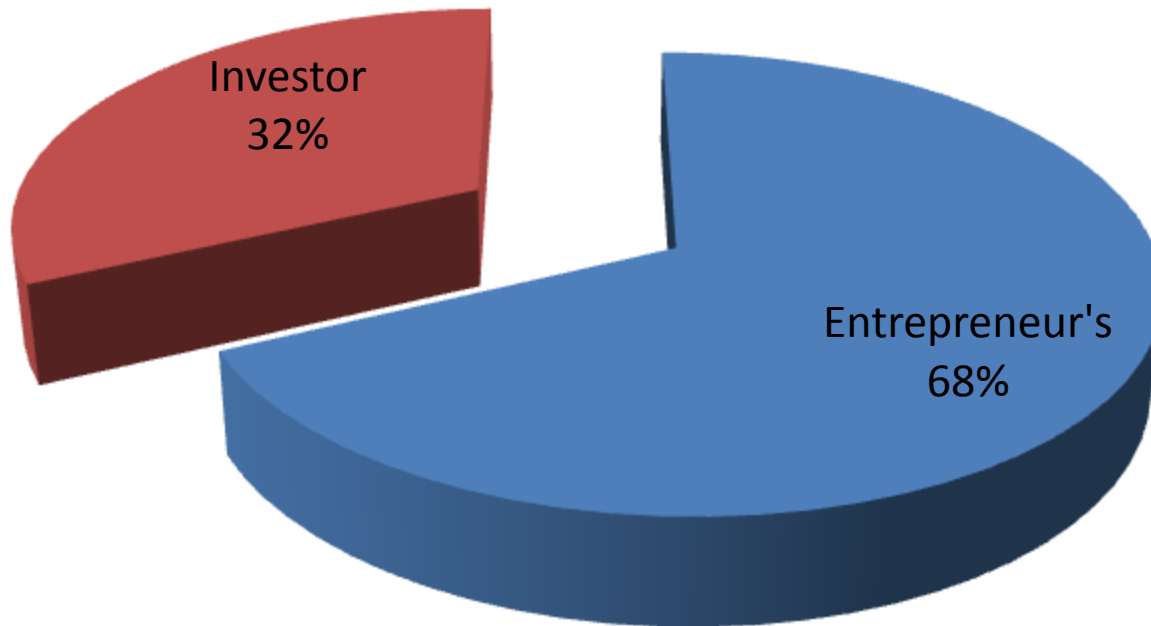
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Total Sales Income (A) (Manufacturing Furniture)		3,00,000	36,00,000
Wood cost		1,95,000	23,40,000
Burnish Materials cost & Wages		30,000	3,60,000
Less: Total Cost of sales (B)		2,25,000	27,00,000
Gross Profit (C) [C=(A-B)]		75,000	9,00,000
Less: Operating Costs			
Electricity bill		1200	14400
Generator Bill		300	3600
Shop Rent(show room =5000+Factory=3000)		8000	96000
Night Guard bill		300	3600
Entertainment		1500	18000
Mobile bill		400	4800
Present salary/Drawings- self		10,000	120000
Present salary-Employee (Three Carpenters)		20,000	240000
Mother Loan Installment(GB)		3200	38,400
Transportation		3000	36,000
Others cost		1000	12000
Non Cash Item:			
Depreciation Expenses		200	2400
Total Operating Cost (D)		49,100	5,89,200
Net Profit (C-D):		25,900	3,10,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Different kind of stock item:			
a) Wood	1,80,000	3,00,000	4,80,000
b) Work-in- process	1,50,000		1,50,000
(ii) Furniture and decoration	20,000	-	20,000
(iii) Others(security for Show Room)	3,00,000	-	3,00,000
(iv) Advance Received	50,000		50,000
(v) Creditors(Wood Purchase)	(-)50,000		(-)50,000
Total Capital	6,50,000	3,00,000/-	9,50,000

Source of finance

Source Of Finance



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)+10% growth approx			Year 3 (BDT))+10% growth approx		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales income (A) (Manufacturing Furniture) .		4,00,000	48,00,000		4,50,000	54,00,000		5,00,000	60,00,000
<i>Wood & others</i>		2,60,00	31,20,000		2,92,500	35,10,000		3,25,000	39,00,000
Burnish Materials cost & Wages		40,000	4,80,000		45,000	5,40,000		50,000	6,00,000
Total cost of sales (B)		3,00,000	36,00,000		3,37,500	40,50,000		3,75,000	45,00,000
Gross Profit (C) [C=(A-B)]		1,00,000	12,00,000		1,12,500	13,50,000		1,25,000	15,00,000
Less: Operating Costs									
Electricity bill		1500	18000		2000	24000		2,000	24,000
Generator Bill		300	3600		500	6000		500	6,000
Rent (show room =5000+Factory=3000)		8000	96000		9000	108000		9000	108000
Night Guard bill		300	3600		400	4800		500	6000
Entertainment		1500	18000		1500	18000		1800	21,600
Mobile bill		500	6000		500	6000		600	7200
Present salary/Drawings- self		10,000	120000		10,000	120000		10,000	120,000
Present salary-Emply(Four Carpenters)		30,000	3,60,000		32000	3,84,000		35,000	4,20,000
Mother Loan Installment(GB)		3200	38,400		-	-		-	-
Transportation		5000	60000		6000	72000		7000	84000
Others cost		1,500	18,000		2000	24000		2000	24000
Ownership transfer fees		1667	20000		1667	20000		1667	20000
Non Cash Item:									
Depreciation Expenses		200	2400		200	2400		200	2400
Total Operating Cost (D)		63,667	7,64,000		65,767	7,89,200		70,267	8,43,200
NET PROFIT (C-D)		36,333	4,36,000		46,733	5,60,800		54,733	6,56,800
Retained Income:	4,36,000			9,96,800			16,62,600		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	3,00,000	-	
1.2	Net Profit (Ownership Tr. Fee added back)	4,56,000	5,80,800	6,76,800
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus	-	3,00,000	7,63,200
	Total Cash Inflow	7,58,400	8,83,200	14,42,400
2.0	Cash Outflow			
2.1	Purchase of Product	3,00,000	-	-
2.2	Payment of GB Loan	38,400	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	Total Cash Outflow	4,58,400	1,20,000	1,20,000
3.0	Net Cash Surplus	3,00,000	7,63,200	13,22,400

SWOT ANALYSIS

STRENGTH

1. Employment: Self: 01,
2. Others (beyond family): Existing two skilled Carpenters.
3. Ownership of Business: Own Name.
4. Skill & Experience: 10 Years Experience.
5. Four Years Deed Of Shop Rent.
6. Trade License: Own name.
7. Quality Service & Product.

WEAKNESS

1. Credit Purchase (wood).
2. Improper Accounts Keeping.

OPPORTUNITIES

1. Location of shop: DEPZ Road.
2. Regular Customer.
3. Huge demand of Product.
4. Extendable Society.

THREATS

1. Local Competition.
2. Fire & Natural Disaster.
3. Political Unrest.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's mother is a GB member since 2009. At first she took GB loan BDT 10,000/- (Ten thousand) for Wood business. Gradually several times she took GB loan and utilized by her son's business. Currently she takes GB loan BDT 30,000 for her son's business. She purchase a piece of land. Finally she is a successful member of Grameen Bank who improve her livelihood successfully.

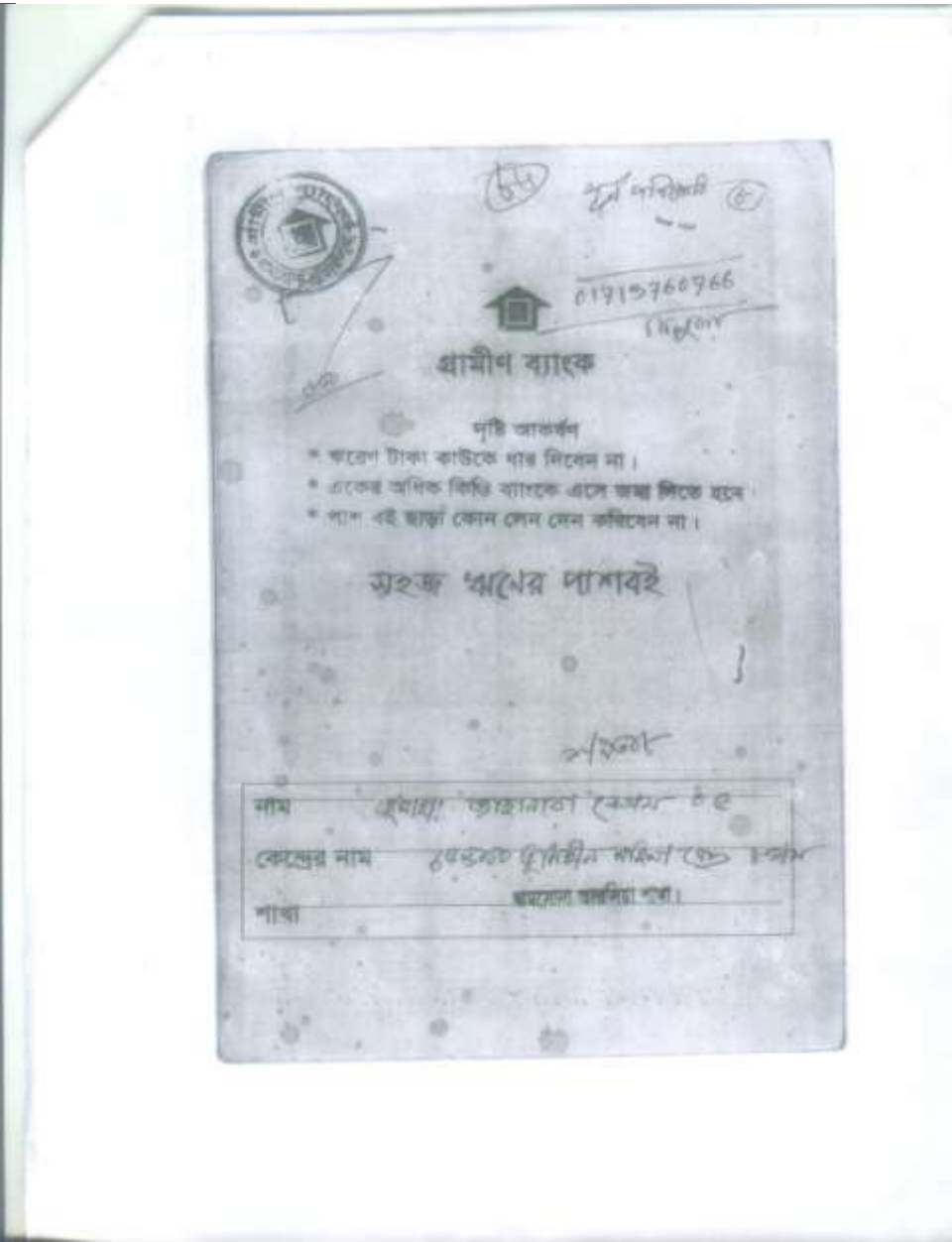
Show Room of Chittagong Teak Quality Furniture



Show Room of Chittagong Teak Quality Furniture



NU WITH MOTHER & GB PASS BOOK



শ্রীমতী সত্যবতী

01915760766

ধার্মিক ব্যাংক

দৃষ্টি আকর্ষণ

- কলেজ টাফা কাউন্সিল দ্বারা নিবেদন না।
- কলেজ অধিক বিদিত ব্যাংক একে সহজ সিতে যেন।
- পাস এই ছাড়া কোন সেন সেন করিবেন না।

সহজ প্রথমে পাশবই

০২/১০/১৮

নাম	সত্যবতী সত্যবতী
কেন্দ্রের নাম	সত্যবতী সত্যবতী
শাখা	সত্যবতী সত্যবতী

Factory of Chittagong Teak Quality Furniture



NU NID CARD & Trade License


পদ্মশ্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় কার্ড

নাম: মোঃ মিনন হোসেন
 Name: Md. Minn Hossain
 পিতা: মুর্তা আলী চৌধুরী
 Father: Murtuza Ali Chowdhury
 তারিখ: ২৫ ডিসেম্বর ১৯৮০
 Date of Birth: 25 Dec 1980
 ID NO: 11902817239000418

এই জাতীয় পরিচয় কার্ড বাংলাদেশ সরকারের দ্বারা জারি করা হয়েছে। এটি বাংলাদেশের জাতীয় আইন অনুযায়ী প্রযোজ্য।
 This National ID Card is issued by the Government of Bangladesh. It is valid according to the National ID Act of Bangladesh.


 জাতীয় পরিচয় কার্ড
 National ID Card



ক্রমিক নং- 0357
 লাইসেন্স নং- ০৬০৭/১৩

ইউ.পি. ফরম-১৩
 পরিশিট-১৩

স্বনির্ভর ধামসোনা ইউনিয়ন পরিষদ

থানা : আতলিয়া, উপজেলা : সাতার, জেলা : ঢাকা।
ট্রেড লাইসেন্স

তারিখ: ০৭/০৭/১৩

ব্যক্তির নাম: চিটামারুইক ফোয়ার্মিটি ফার্মিচার
 মোঃ/মালিক: মোঃ মিনন
 পিতা/পত্নী: মোঃ মুর্তা আলী চৌধুরী
 ঠিকানা: পদ্মশ্রী বিল্ডিং, ধামসোনা রোড, মতলব উত্তর উপজেলা, আতলিয়া, ঢাকা।
 হোল্ডিং/সেতান নং: ০৬/১৩/১৩

উল্লিখিত ব্যক্তির/ব্যক্তির অনুকূলে ১। লাইসেন্স কি: ১০০৮ (চাউক)

২। মূল্য ১০% : ৬০৮ (মাত্র)

প্রযোজ্য ২০১৪ - ২০১৫ ইং সনে আর ইউনিয়নের সীমানার মধ্যে চাউক
 হিসেবে ব্যবহার করা যাবে। চাউক লাইসেন্সের অনুমতি নেওয়া হইল। ০৬-০৬-২০১৫ ইং সন পর্যন্ত এই লাইসেন্স
 বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।

স্বনির্ভর ধামসোনা ইউনিয়ন পরিষদ
 চেয়ারম্যানের স্বাক্ষর
 তারিখ: ০৭/০৭/১৩

চেয়ারম্যানের স্বাক্ষর
 তারিখ: ০৭/০৭/১৩

THANK YOU ALL