Proposed NU Business Name: ISMAIL FURNITURE MART



Project identification and prepared by: Md Motiar Rahman, Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

| Brief Bio of The Proposed Nobin Udyokta | | | | |
|--|----|---|--|--|
| Name | : | MD KOBIR | | |
| Age | •• | 11-09-1988 (27 Years) | | |
| Education, till to date | •• | Class Eight | | |
| Marital status | •• | Married | | |
| Children | : | 1 Son | | |
| No. of siblings: | : | 3 Brothers | | |
| Address | : | Vill: Dhopa Khagrata, P.O: Sonkhola, P.S: Ghatail, Dist: Tangail | | |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | | Mother Father MOST. KOHINOOR BEGUM ABDUL MANNAN Branch: Pakutia Ghatail, Centre # 66 (Female), Member ID: 4831 Group No: 04 Member since: 07-02-1995 (20 Years) First Ioan: 6,000 taka. | | |
| Further Information: | | Outstanding loan: Nil | | |
| (v) Who pays GB loan installment(vi) Mobile lady | : | Mother 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 | : | Eleven years experience in running business. |
| Training Info | : | He has training for 1 years. |
| Other Own/Family Sources of Income | : | Father's Income (Agriculture) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01761-396134 |
| Mother Contact No. | : | 01860-677550, 01765-704011 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

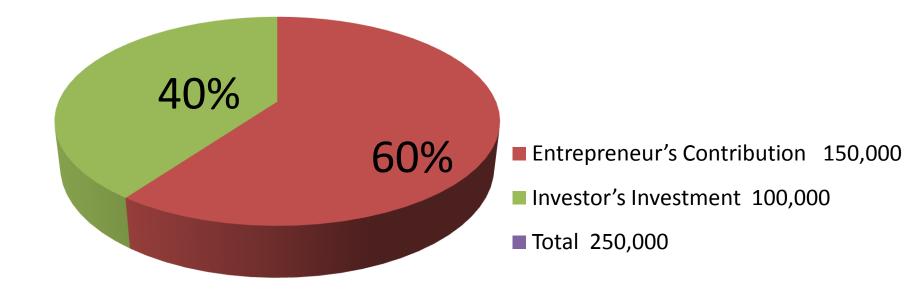
Most. Kohinoor Begum joined Grameen Bank since 20 years ago . At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

| Proposed Nobin Udyokta Business Info | | | |
|--|---|---|--|
| Business Name | : | ISMAIL FURNITURE MART | |
| Location | : | Shimul tali bazaar, Ghatail, Tangail. | |
| Total Investment in BDT | : | BDT 2,50,000 | |
| Financing | • | Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40% | |
| Present salary/drawings from business (estimates) | : | BDT 5,000 | |
| Proposed Salary | : | BDT 5,000 | |
| Size of shop | : | 14 ft x 11 ft= 154 square ft | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Wood, Furniture etc. Average 30% gain on sales. The business is operating by entrepreneur. Existing two employees. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Pakutiya, Baniya para, Tangail. Agreed grace period is 4 months. | |

| Existing Business (BDT) | | | |
|-----------------------------------|---------|---------|--|
| Particular | Monthly | Yearly | |
| Revenue (sales) | | | |
| Furniture | 80,000 | 960,000 | |
| Total Sales (A) | 80,000 | 960,000 | |
| Less. Variable Expense | | | |
| Wood and accessories | 56,000 | 672,000 | |
| Total variable Expense (B) | 56,000 | 672,000 | |
| Contribution Margin (CM) [C=(A-B) | 24,000 | 288,000 | |
| Less. Fixed Expense | | | |
| Rent | 900 | 10,800 | |
| Electricity Bill | 200 | 2,400 | |
| Generator Bill | 100 | 1,200 | |
| Mobile Bill | 300 | 3,600 | |
| Transportation | 2,000 | 24,000 | |
| Salary (self) | 5,000 | 60,000 | |
| Salary (staff) | 8,000 | 96,000 | |
| Entertainment | 300 | 3,600 | |
| Total fixed Cost (D) | 16,800 | 201,600 | |
| Net Profit (E) [C-D) | 7,200 | 86,400 | |

| Investment Breakdown | | | | |
|----------------------|----------|----------|----------------|--|
| Particulars | Existing | Proposed | Proposed Total | |
| Furniture | 70,000 | - | 70,000 | |
| Wood | 75,000 | 1,00,000 | 1,75,000 | |
| Security | 5,000 | - | 5,000 | |
| Total | 1,50,000 | 1,00,000 | 2,00,000 | |

Source of Finance



| Financial Projection (BDT) | | | | |
|-----------------------------------|---------|-----------|-----------|--|
| Particular | Monthly | 1st Year | 2nd Year | |
| Revenue (sales) | | | | |
| Furniture | 125,000 | 1,500,000 | 1,575,000 | |
| Total Sales (A) | 125,000 | 1,500,000 | 1,575,000 | |
| Less. Variable Expense | | | | |
| Wood and accessories | 87,500 | 1,050,000 | 1,102,500 | |
| Total variable Expense (B) | 87,500 | 1,050,000 | 1,102,500 | |
| Contribution Margin (CM) [C=(A-B) | 37,500 | 450,000 | 472,500 | |
| Less. Fixed Expense | | | | |
| Rent | 900 | 10,800 | 10,800 | |
| Electricity Bill | 200 | 2,400 | 3,000 | |
| Generartor Bill | 100 | 1,200 | 1,500 | |
| Mobile bill & SMS Monitoring | 400 | 4,800 | 5,200 | |
| Transportation | 3,000 | 36,000 | 38,000 | |
| Salary (self) | 5,000 | 60,000 | 60,000 | |
| Salary (staff) | 12,000 | 144,000 | 144,000 | |
| Entertainment | 400 | 4,800 | 5,200 | |
| Total Fixed Cost | 22,000 | 264,000 | 267,700 | |
| Net Profit (E) [C-D) | 15,500 | 186,000 | 204,800 | |
| Investment Payback | | 60,000 | 60,000 | |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-------------|--|--------------|--------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 1,00,000 | |
| 1.2 | Net Profit | 186,000 | 204,800 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 126,000 |
| | Total Cash Inflow | 286,000 | 330,800 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 1,00,000 | |
| 2.2 | Payment of GB Loan | | |
| | Investment Pay Back (Including Ownership Tr. | | |
| 2.3 | Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 126,000 | 270,800 |



Strength

Employment: Self: 01 Family:0 Others:2 Experience & Skill : 11 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

























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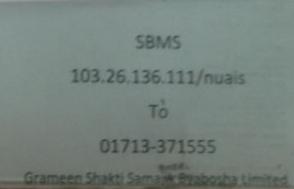
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FAMILY PICTURE

