MOHIN FURNITURE HOUSE



NU Identified and PP Prepared by-Md. Ballal Hossain (Ramganj Unit) Verified by Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Md. Mohin
Age		01-01-1985 (31 years)
Marital status		Married
Children		Son 01; Daughter 01
No. of siblings:	••	Brothers-02; Sisters-05
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		Mother Father Mrs. Mansura Begum Md: Nojeb Ullah. Branch-Darbeshpur ,Ramgonj ; Center- 24/m, Group-02, Loanee no-2003, Since-,20/11/2006 First loan: Tk.10,000/- Existing loan- 88,000/- Outstanding- 49,161/- Father N/A
(viii) Grameen Education Loan (viii) Any other loan like GCCN, GKF		N/A N/A
Education	:	Class Ten

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

		44.417.4			
Present Occupation	:	Furniture Business.			
Trade License No		07			
Business Experiences	:	10 Years (2 years Practical Training From Dhaka)			
Other Own/Family Sources of Income	:	Father (Saw mill Business)			
Other Own/Family Sources of Liabilities	:	N/A			
NU Contact inof		01860124552			
NU Project Source/Reference		GT Ramgonj Unit Office, Laxmipur.			

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2006 (09 years). At first she took 10,000/- from GB. NU's father invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mohin Furniture House				
Address/ Location	:	South Darbeshpur, Somiter Bazar, Ramgonj. Laxmipur.				
Total Investment in BDT	:	6,00,000/-				
Financing	•	Self BDT4,00,000/ (From existing business) 66% Required Investment BDT 200000 (As equity) 34%				
Present salary	:	10,000/-				
Proposed Salary		10000/-				
Proposed Business						
(i) % of present gross profit margin	:	40%				
(ii) Estimated % of proposed gross profit margin	:	40%				
(iii) Agreed grace period	:	5 months				

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Present Stock</u> Items:			
Various types of Stock woods 300 cft - 1,05,000			
Various kinds of furniture for sale (Door, Table, Chair, almirah, wear drop, khat, show case, sofa set, meet safe etc) - 2,60,000	400,000		
Various types of tools for production (Ele.Randa, Loter, Drill Machine & Other tools) - 25,000			
Solar panel- 10,000			
Proposed Items: Tree Purchase (for various types of woods) 500 cft		2,00,000	2,00,000
Total Capital	4,00,000	2,00,000	6,00,000

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INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)				
	Daily	Monthly	Yearly		
Sales (A) From various prepared product	5500	165000	1980000		
Less: Cost of sales (B)	3300	99000	1188000		
Gross Profit (C) [C=(A-B)]	2200	66000	792000		
Less: Operating Costs					
Mobile bill		300	3600		
Shop Rent		1000	12000		
Electricity bill		400	4800		
Present salary/Drawings- self		10000	120000		
Employee Salary (5)		40000	480000		
Others (fee, entertainment, travel. TL Renew, Carrying cost)		4000	48000		
Non Cash Item:					
Depreciation Expenses (25000*15% +10000*15%)		438	5256		
Total Operating Cost (D)		56138	673656		
Net Profit (C-D):		9862	118344		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (B	DT)	Year 2 (BDT)			Year 3 (BDT)		
		Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6300	189000	2268000	7000	210000	2520000	7500	225000	2700000
Cost of sale	3780	113400	1360800	4200	1260000	1512000	4500	135000	1620000
Gross Profit (C) [C=(A-B)]	2520	75600	907200	2800	84000	1008000	3000	90000	1080000
Less: Operating Costs									
Electricity bill		400	4800		500	6000		600	7200
Shop Rent		1000	12000		1200	14400		1500	18000
Mobile Bill (SMS & Reporting inclusive)		300	3600		350	4200		400	4800
Proposed Salary- Self		10000	120000		12000	144000		14000	168000
Proposed Salary- Staff (5)		40000	480000		43000	516000		45000	540000
Others (fee, entertainment, travel. TL Renew. Carrying cost)		5000	60000		6000	72000		7000	84000
Non Cash Item:									
Depreciation Expenses -10%		438	5256		438	5256		438	5256
Total Operating Cost (D)		57138	685656		63488	761856		68938	827256
(Net Profit C-D) :		18462	221544		20512	246144		21062	252744
Pay back			80000			80000			80000
Retained Income:		1415	44		16614	14			172744

CASH FLOW PROJECTION ON BUSINESS PLAN (REC.

& PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	221544	246144	252744
1.3	Depreciation (Non cash item)	5256	5256	5256
1.4	Opening Balance of Cash Surplus		146800	318200
	Total Cash Inflow	426800	398200	576200
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	146800	318200	496200

SWOT Analysis

Strength

- ✓ Long standing relationship with Grameen.
- **√** Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and Experience.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓Increase in product price.

OPPORTUNITIY

- √ Huge demand of various items.
- √ Expansion of business

THREATS

- ✓ Political Unrest.
- **✓** Other competition.









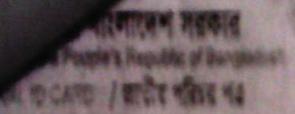












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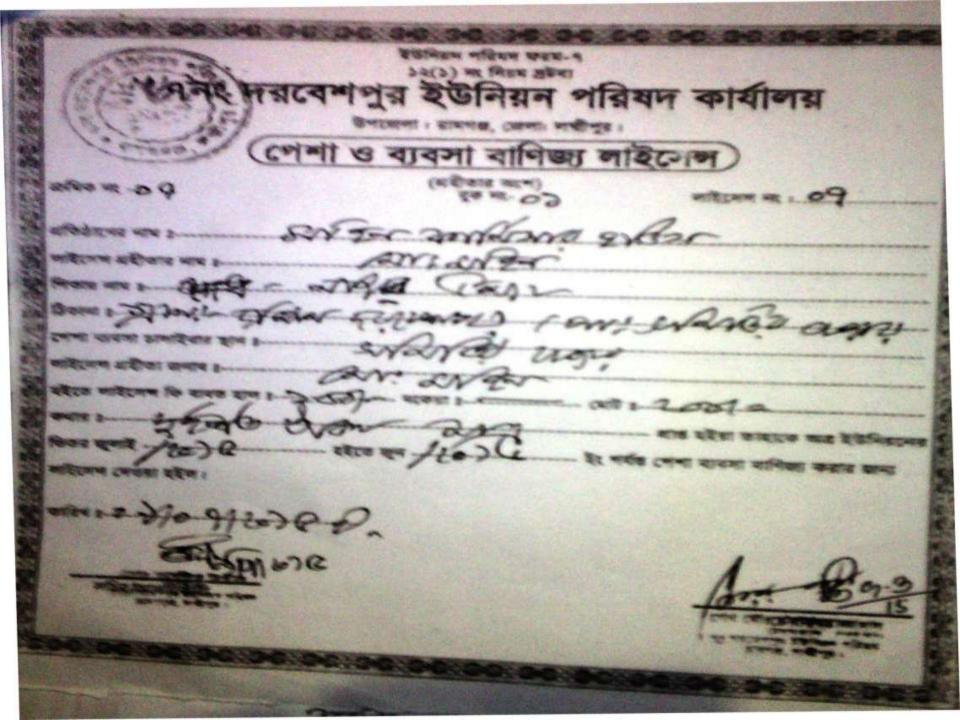
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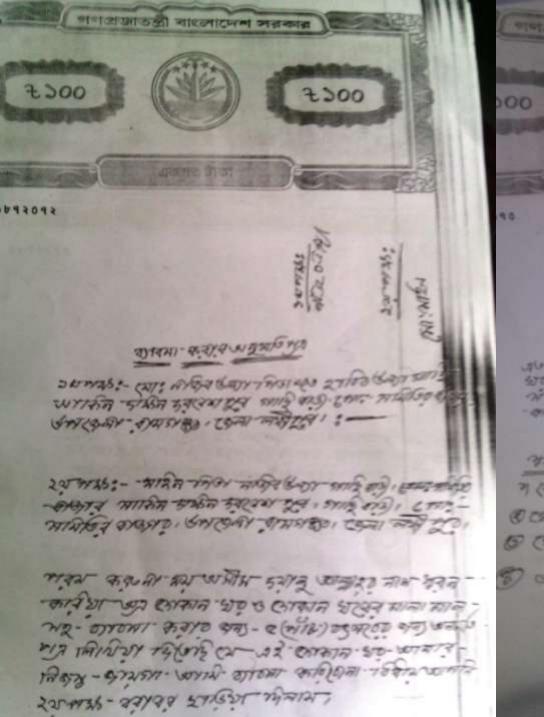
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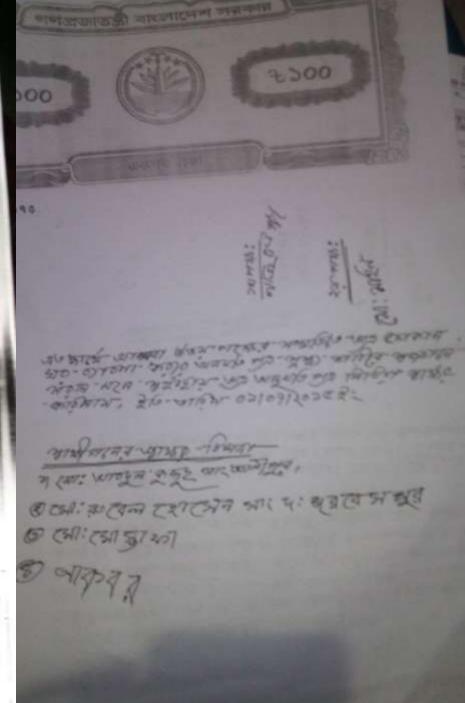
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GT's 16th Internal Design Lab on August 31, 2015 at GT

For more information Grameen Trust

Md.Mohin

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