

## Proposed NU Business Name: **POROSH FURNITURE**



Project identification and prepared by: Mozammel Hoque,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ANOWER HOSSAIN (KUKA)</b>
Age	:	10-03-1984 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: Fotehpur, P.O: Chamari Fotehpur, P.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	:	<b>MALEKA BEGUM</b>
(iii) Father's name	:	<b>MD CHAND MIA</b>
(iv) GB member's info	:	Branch: Laohati Delduar, Centre # 44 (Female), Member ID: 3357, Group No: 03 Member since: 25-03-2007 (08 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 12,000 Outstanding loan: BDT 6,192
(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.)	:	Nil
Business Experiences and Training Info	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business & Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-263492
Brother Contact No.	:	01763-954638
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MALEKA BEGUM joined Grameen Bank since 08 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>POROSH FURNITURE</b>
Location	:	Chamari, Fotehpur bazaar, Tangail.
Total Investment in BDT	:	BDT 2,08,000
Financing	:	Self BDT 1,28,000(from existing business) 62% Required Investment BDT 80,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of pond	:	20 ft x 10 ft= 200 square ft
Security of shop	:	<del>BDT 45,000</del>
Implementation	:	<ul style="list-style-type: none"> <li>▪Manufacturer of wood furniture.</li> <li>▪Average 35% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects woods from Hatubhanga.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

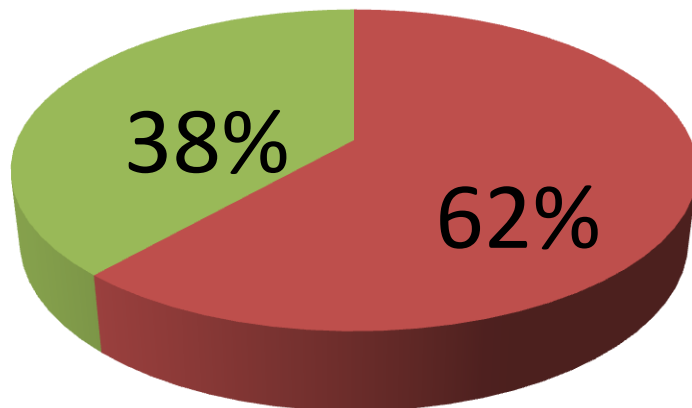
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Wood Furniture	80,000	960,000
<b>Total Sales (A)</b>	<b>80,000</b>	<b>960,000</b>
<b>Less. Variable Expense</b>		
Wood Furniture	52,000	624,000
<b>Total variable Expense (B)</b>	<b>52,000</b>	<b>624,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>28,000</b>	<b>336,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,400	16,800
Electricity bill	500	6,000
Mobile Bill	300	3,600
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Salary (Staff)	13,500	162,000
Guard	200	2,400
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>22,700</b>	<b>272,400</b>
<b>Net Profit (E) [C-D]</b>	<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mehogoni (15 cft x 1000)	15,000	0	15,000
Akashmoni (15 x 1400)	21,000	28,000	49,000
Jack tree (20 cft x 2600)	52,000	52,000	104,000
Cot (1)	20,000	0	20,000
Wall Cabinet (1)	20,000	0	20,000
<b>Total</b>	<b>128,000</b>	<b>80,000</b>	<b>208,000</b>

## Source of Finance



- Entrepreneur's Contribution 128,000
- Investor's Investment 80,000
- Total 208,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Wood Furniture	100,000	1,200,000	1,260,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Wood Furniture	65,000	780,000	819,000
<b>Total variable Expense (B)</b>	<b>65,000</b>	<b>780,000</b>	<b>819,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>35,000</b>	<b>420,000</b>	<b>441,000</b>
<b>Less. Fixed Expense</b>			
Rent	1,400	16,800	16,800
Electricity bill	500	6,000	6,500
Mobile bill & SMS Monitoring	400	4,800	5,500
Transportation	1,600	19,200	20,500
Salary (self)	5,000	60,000	60,000
Salary (Staff)	16,500	198,000	198,000
Guard	200	2,400	3,000
Entertainment	300	3,600	4,000
<b>Total Fixed Cost</b>	<b>25,900</b>	<b>310,800</b>	<b>314,300</b>
<b>Net Profit (E) [C-D]</b>	<b>9,100</b>	<b>109,200</b>	<b>126,700</b>
<b>Investment Payback</b>		<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	109,200	126,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		61,200
	<b>Total Cash Inflow</b>	<b>189,200</b>	<b>187,900</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,200</b>	<b>139,900</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 03 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























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD ./ জাতীয় পরিচয় পত্র



নাম: মোঃ আনোয়ার হোসেন (কোকা)

Name: MD. ANOWAR HOSSAIN (KUKA)

পিতা: মোঃ চান মিয়া

মাতা: মালেকা বেগম

Date of Birth: 10 Mar 1984

ID NO: 9316615842805

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: ফতেপুর, ফতেপুর, ডাকঘর: চামারী ফতেপুর - ১৯৪৪,  
মির্জাপুর, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১০/০৭/২০০৮



# FAMILY PICTURE

