

Proposed NU Business Name : **Maa Furniture**

Business Category: **General, Retail & Wholesale**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Deloar Hossain</i> Vill: Khamar Dhonaruha, Union: 04 no. Muktinagar, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	33 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Sister and 04 (Four) Brothers.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jolekha Khatun
(iii) Father's name	:	Md. Mojammel Haq
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 12/mo,</i> <i>Loan no.: 2103, Member since December 10, 2007</i> First loan: Tk. 4,000 Existing loan: Tk. 23,000 Last loan: Tk. 7,966.
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Four
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (Ten) years working experiences and 05 (Five) years experiences is running his business. He started the business with BDT 50,000 (fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture, eldest brother's income from business and younger brother's income from foreign remittance (Dubai).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01856373542
NU's National ID No.	:	3218895115111
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jolekha Khatun is a GB member since December 10, 2007 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation and purchasing 5 (Five) katha land.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Furniture</i>
Address/ Location	:	Kochua hat, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 489,000
Financing	:	Self Tk. 289,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 35%.
(ii) Estimated % of proposed gross profit margin	:	On products 35%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (retail & wholesale) (A)	3,000	84,000	1,008,000
Less: Cost of sales of products (B)	1,950	54,600	655,200
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Shop Rent (self)			-
Night Guard bill			-
Mobile bill		300	3,600
Conveyance		1,000	12,000
Provision of bad debt		23	274
Present Salary (Self)		2,000	24,000
Present Salary (Assistant-2)		16,500	198,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<i>Non Cash Item:</i>			
Depreciation Expenses		638	7,650
<i>Total Operating Cost (D)</i>		21,960	263,524
Net Profit (C-D):		7,440	89,277

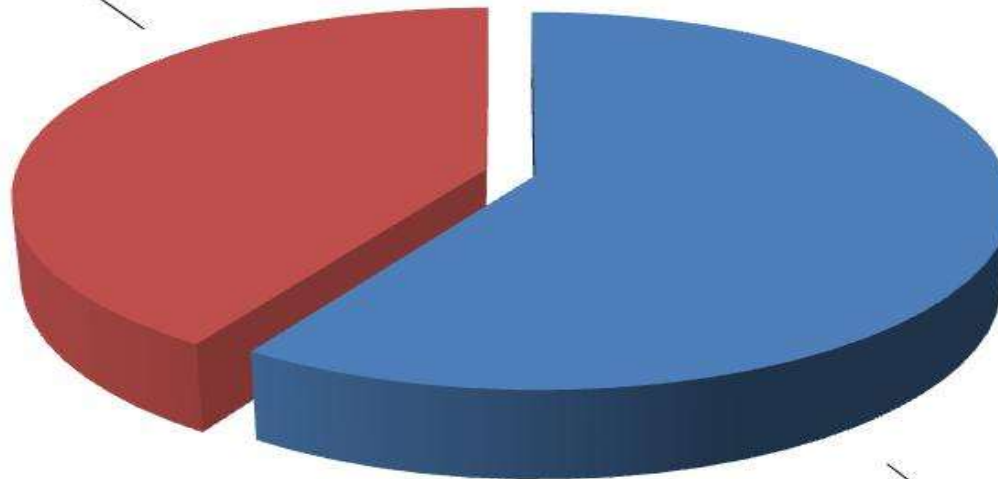
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (eucalyptus wood, ukase tree, rain tree, mahogany tree, jackfruit wood and mango wood etc)	eucalyptus tree, ukase tree, rain wood, mahogany tree, jackfruit wood and mango tree etc	197,550	100,000	297,550
Investment in Machineries (cutting machine, shaping machine, drill machine, clumpitch and related accessories etc.)	Finishing machine and router machine	48,400	100,000	148,400
Investment in Equipments (bulb and fan etc.)		1,300		1,300
Cash in hand		10,500		10,500
Debtors (since October, 2015 to at present)		27,350		27,350
Decoration (fixture and fittings)		3,900		3,900
Total Capital		289,000	200,000	489,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 289,000
- GTT's Investment BDT 200,000
- Total Capital BDT 489,000

GTT's
Investment
41%



Entrepreneur's
Contribution
59%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (retail & wholesale) (A)	4,000	111,989	1,343,866	4,600	128,787	1,545,445	4,830	135,226	1,622,718
Less: Cost of sales of products (B)	2,600	72,793	873,513	2,990	83,712	1,004,540	3,139	87,897	1,054,767
Gross Profit (C) [C=(A-B)]	1,400	39,196	470,353	1,610	45,075	540,906	1,690	47,329	567,951
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,100	13,200
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Provision of bad debt		23	274		23	274		23	274
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		4,000	48,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant-2)		17,500	210,000		19,000	228,000		20,000	240,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
Non Cash Item:									
Depreciation Expenses		1,888	22,650		1,888	22,650		1,888	22,650
Total Operating Cost (D)	-	29,444	345,324	-	33,844	406,124	-	35,744	428,924
Net Profit (C-D):	-	9,752	125,029	-	11,232	134,782	-	11,586	139,028
Retained Income			125,029			259,812			398,840

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	133,029	150,782	155,028
1.3	Depreciation Expenses	22,650	22,650	22,650
1.4	Opening Balance of Cash Surplus	-	107,679	185,112
	Total Cash Inflow	355,679	281,112	362,790
2.0	Cash Outflow			
2.1	Product Purchase & Decoration	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	107,679	185,112	266,790

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 02
Future employment: 0
- Ownership of business in his own name;
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (15 yrs);

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Increase of demand
- The Capital of the entrepreneur will be BDT 687,840 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

















লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর: ২০১৭/১৮



ক্রমিক নং- ৫৫

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

সই নম্বর : ০২

লাইসেন্স নং : ৪১ তারিখ : ২৭/০৭/১৭

লাইসেন্সধারীর নাম : শ্রী কাম্বিচাঁদ

পিতা/স্বামীর নাম : শ্রীঃ মোঃ হোসেন (মোঃ হোসেন)

ঠিকানা : গ্রাম : হুগুয়াইল পোষ্ট : হুগুয়াইল

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কাম্বিচাঁদ

৩০/০৭/১৭ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/০৭/১৭

মোঃ মোশারফ হোসেন সুইট
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।

ফি আদায় রেজিষ্টার

০৫-১০-১৫	২৫৫৫/-	২৫৫৫
০৬-১০-১৫	১৭	৭৫৫৫
০৭-১০-১৫	১১	৭৫৫৫
০৮-১০-১৫	১১	৫৫
০৯-১০-১৫	১১	৭৫৫৫
১০-১০-১৫	১১	৫৫
১১-১০-১৫	১১	৭৫৫৫



राष्ट्रीय किताबतrust

एन.बी.ट्रस्ट ऑफ इंडिया

सदस्य सदस्यता नाम पत्र

नाम: श्री/श्रीमती
पता: 27
शहर: 07
राज्य: 72/10
सदस्यता: 2000
सदस्यता शुल्क: 2000/-
सदस्यता प्रकार: 2000



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



নাম: মোঃ দেলোয়ার হোসেন

Name: Md Deloar Hossain

পিতা: মোজাফ্ফেল হক

মাতা: জেলেখা বাতু

Date of Birth: 27 Aug 1982

ID NO: 3218895115111

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা-
কোথাও পাওয়া গেলে, নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাঙ্গা: খামার ধনকরণ, খামার ধনকরণ, ডাকঘর: খামার ধনকরণ -
৫৭৫০, সাগড়া, শাইখাবা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮



Thank You