

# Proposed NU Business Name: **BISMILLAH STEEL FURNITURE**



Project identification and prepared by: MD. Saidullah,  
Dupchachia Unit, Bogra

Project verified by: MD Mujaharul Islam



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. AZMAL HOSSAIN PK</b>  |
| Age  | : | 10-6-1983 (32 Years)   |
| Education, till to date                          | : | Class VI   |
| Marital status                                   | : | Married  |
| Children   | : | 1 Son  |
| No. of siblings:                                 | : | 2 Brothers 2 Sister  |
| Address  | : | Vill: Jogir Vobon, P.O: Arola, P.S: Kahalu, Dist: Bogra  |
| 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>MST. JOHURA BIBI</b>  |
| (iii) Father's name                              | : | <b>MD. ABDUL KUDDUS PK</b>   |
| (iv) GB member's info                            | : | Branch: Namuza, Bogra, Centre # 25(Female),<br>Member ID: 1823/1; No:01<br>Member since: 18/2/1987 (20 Years)<br>First loan: 2,000 taka. |
| Further Information:                             |   | Existing Loan: BDT 30000, Outstanding loan: BDT 26480  |
| (v) Who pays GB loan installment                 | : | Nil  |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 13 years.<br>He has no training.                             |
| Other Own/Family Sources of Income  | : | Rent   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01710793682  |
| Mother's Contact No.  | : |  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra. |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOHURA BIBI** joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>BISMILLAH STEEL FURNITURE</b>   |
| Location  | : | Alora bazar  |
| Total Investment in BDT                           | : | BDT 480,000  |
| Financing   | : | Self BDT 380,000 (from existing business) 79%<br>Required Investment BDT 100,000 (as equity) 21%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 70ft x 50.ft= 3500 square ft   |
| Security of the shop                              | : | -  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like steel furniture.</li><li>▪Average 30% gain on sales..</li><li>▪The business is operating by entrepreneur. Existing 3 employees..</li><li>▪The shop is rent.</li><li>▪Collects goods from Bogra</li><li>▪Agreed grace period is 3 months.</li></ul> |

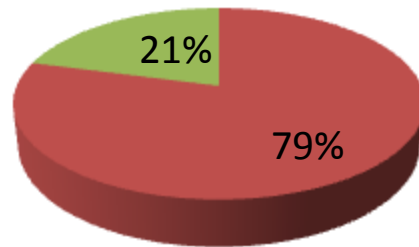
## Existing Business

| Paticular                                | Daily | Monthly | Yearly  |
|--|-------|---------|---------|
| <b>Revenue(Sales)</b>                    |       |         |         |
| Steel furniture workshop                 | 6200  | 186000  | 2232000 |
| <b>Total Sales (A)</b>                   | 6200  | 186000  | 2232000 |
| <b>Less Variable Expense</b>             |       |         |         |
| Steel furniture workshop                 | 4340  | 130200  | 1562400 |
| <b>Total variable Expense (B)</b>        | 4,340 | 130200  | 1562400 |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 1,860 | 55800   | 669600  |
| <b>Less Variable Expense</b>             |       |         |         |
| Rent                                     |       | 4,000   | 48000   |
| Electricity bill                         |       | 7000    | 84000   |
| Transportation                           |       | 2,000   | 24000   |
| Salary (self)                            |       | 5000    | 60000   |
| Salary(Staff)                            |       | 28000   | 336000  |
| Guard                                    |       | 200     | 2400    |
| Mobile bill                              |       | 600     | 7200    |
| <b>Total fixed cost (D)</b>              |       | 46,800  | 561600  |
| <b>Net Profit (E)= [C-D]</b>             |       | 9,000   | 108000  |

## Investment Breakdown

| Particulars | Existing | Proposed | Total  |
|-------------|----------|----------|--------|
| Auto van    | 200,000  | 0        | 200000 |
| SS pipe     | 25,000   | 0        | 25000  |
| Angle       | 55,000   | 20000    | 75000  |
| Pati        | 50,000   | 20,000   | 70000  |
| Others      | 50,000   | 0        | 50000  |
| Sive        | 0        | 20,000   | 20000  |
| Bar         | 0        | 20,000   | 20000  |
| Rod         | 0        | 20,000   | 20000  |
|             | 380,000  | 100,000  | 480000 |

## Source of Finance



- Entrepreneur's Contribution 380,000
- Investor's Investment 100,000
- Total 480,000

## Financial Projection (BDT)

| Paticular                                | Daily | Monthly | Year1         | Year 2        |
|--|-------|---------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |       |         |               |               |
| Steel furniture workshop                 | 8100  | 243000  | 2916000       | 3061800       |
| <b>Total Sales (A)</b>                   | 8100  | 243000  | 2916000       | 3061800       |
| <b>Less Variable Expense</b>             |       |         |               |               |
| Steel furniture workshop                 | 5670  | 170100  | 2041200       | 2143260       |
| <b>Total variable Expense (B)</b>        | 5,670 | 170100  | 2041200       | 2143260       |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 2,430 | 72900   | 874800        | 918540        |
| <b>Less Variable Expense</b>             |       |         |               |               |
| Rent                                     |       | 4,000   | 48,000        | 48,000        |
| Electricity bill                         |       | 7500    | 90000         | 90500         |
| Transportation                           |       | 2,500   | 30000         | 31,000        |
| Salary (Self)                            |       | 5000    | 60000         | 60000         |
| Salary(Staff)                            |       | 35000   | 420000        | 420000        |
| Guard                                    |       | 200     | 2400          | 2600          |
| Mobile bill                              |       | 700     | 8400          | 9000          |
| <b>Total fixed cost (D)</b>              |       | 54,900  | 658800        | 661,100       |
| <b>Net Profit (E)= [C-D]</b>             |       | 18000   | 216000        | 257,440       |
| Investment Payback                       |       |         | <b>60,000</b> | <b>60,000</b> |



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

| SR#        | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1          | Cash Inflow                                       |                     |                     |
| 1.1        | Investment Infusion by Investor                   | 100,000             |                     |
| 1.2        | Net Profit  | 216,000             | 257,440             |
| 1.3        | Depreciation (Non cash item)                      |                     |                     |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |                     | 156,000             |
|            | <b>Total Cash Inflow</b>                          | 316000              | 413440              |
| 2          | Cash Outflow                                      |                     |                     |
| 2.1        | Purchase of Product                               | 100,000             |                     |
| 2.2        | Payment of GB Loan                                |                     |                     |
| <b>2.3</b> | Investment Pay Back (Including Ownership Tr. Fee) | 60000               | 60000               |
|            | <b>Total Cash Outflow</b>                         | 160,000             | 60000               |
| <b>3</b>   | <b>Net Cash Surplus</b>                           | 156,000             | 353440              |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 16 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















স্বাক্ষরিত করণ-১০  
লাইসেন্স কি আদায় রেজিস্টার



সর্ব মাসিক ২০২৩-২০২৪

**লাইসেন্স**

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সি. নং: ০২  
 লাইসেন্স নং: ২৫৭  
 লাইসেন্সের ধরন: বিক্রয়কারী হীন  
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 বিক্রয়কারী: মোঃ মাসুদুল কাহরুন  
 লাইসেন্স নং: কাঠির ৯৮-৬  
 ৩০/৬/২০২৪ তারিখ পর্যন্ত  
 বিক্রয়কারী পত্রিকার নং: ৩০৫৬  
 তারিখ: ২৫/৫/২৪

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

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কেন্দ্রীকৃত

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স্বাক্ষর: মোঃ মাসুদুল কাহরুন  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD (জাতীয় পরিচয় পত্র)



নাম: মোঃ মাসুদুল কাহরুন  
 Name: Md. Akmal Hossain Pa  
 পিতা: মোঃ মাসুদুল কাহরুন  
 Father: Md. Masudul Karim  
 Date of Birth: ১৫.১১.১৯৬৯  
 ID NO: 1015485705394

এই জাতীয় পরিচয়পত্রটি কেবলমাত্র বাংলাদেশের ভিতরেই ব্যবহার করা যাবে।  
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# FAMILY PICTURE

