

Proposed NU Business Name: **FATEMA FURNITURE**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MINHAZUL
Age	:	25-03-1995 (21 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Tetulia, P.O: Koromji, P.S: Dupchachia, 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	:	MOST SELINA BIBI
(iii) Father's name	:	MD DELOWER HOSSAIN
(iv) GB member's info	:	Branch: Gobindopur, Centre # 57 (Female), Member ID: 4867, Group No: 05 Member since: 12-03-1995 to 2003 (8 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-445568
Mother's Contact No.	:	01762-281960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST SELINA BIBI joined Grameen Bank since 8 years ago. At first she took 5,000/- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FATEMA FURNITURE
Location	:	Islampur Bazaar, Akkelpur road, Dupchachia, Bogra
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	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪Manufacturer of wood furniture. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. Existing two employee. ▪One employee will be appointed after getting equity fund. ▪The shop is rented. ▪Collects goods from Bogra, Dupchachia. ▪Agreed grace period is 3 months.

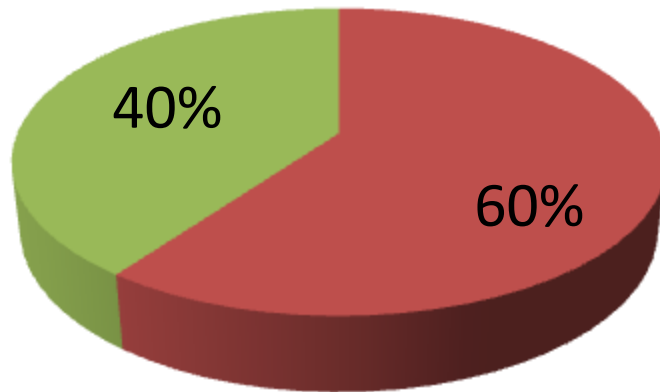
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	65,000	780,000
Total Sales (A)	65,000	780,000
Less. Variable Expense		
Wood Furniture	42,250	507,000
Total variable Expense (B)	42,250	507,000
Contribution Margin (CM) [C=(A-B)]	22,750	273,000
Less. Fixed Expense		
Rent	900	10,800
Electricity Bill	300	3,600
Mobile Bill	600	7,200
Salary (self)	5,000	60,000
Transportation	1,000	12,000
salary (staff)	8,000	96,000
Entertainment	500	6,000
Total fixed Cost (D)	16,300	195,600
Net Profit (E) [C-D]	6,450	77,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot (6)	60,000	0	60,000
Dressign Table	14,000	0	14,000
Show case (4)	60,000	0	60,000
Wood	16,000	0	16,000
Varous Wood	0	100,000	100,000
Total	150,000	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Wood Furniture	96,000	1,152,000	1,209,600
Total Sales (A)	96,000	1,152,000	1,209,600
Less. Variable Expense			
Wood Furniture	62,400	748,800	786,240
Total variable Expense (B)	62,400	748,800	786,240
Contribution Margin (CM) [C=(A-B)]	33,600	403,200	423,360
Less. Fixed Expense			
Rent	900	10,800	10,800
Electricity Bill	300	3,600	4,000
Mobile Bill	700	8,400	9,000
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	20,000
salary (staff)	12,000	144,000	144,000
Entertainment	500	6,000	7,000
Total Fixed Cost	20,900	250,800	254,800
Net Profit (E) [C-D]	12,700	152,400	168,560
Investment Payback		60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	152,400	168,560
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		92,400
	Total Cash Inflow	252,400	260,960
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	92,400	200,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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BARCELONA





Small sign on the wall, partially obscured and difficult to read.

पुस्तक की शक्ति
पुस्तक का महत्व
पुस्तक की शक्ति
पुस्तक का महत्व
पुस्तक की शक्ति
पुस्तक का महत्व

आपका नाम है
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শ্রীমতী মন্ত্রণালয়
 জনসংখ্যা ইতিহাস ইন্ডিয়ান পরিষদ কার্যালয়

ব্যবসার জন্য ট্রেড লাইসেন্স

ক্র.সং. ১০২
 নাম: শ্রীমতী মন্ত্রণালয়
 ঠিকানা: শ্রীমতী মন্ত্রণালয়
 পিসি: ১০২
 তারিখ: ০৬/০৮/২০১৬



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দোকান

বরাবর

১০২ মন্ত্রণালয়

গণপ্রজাতন্ত্রী বাংলাদেশ
 জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
 জনসংখ্যা ইতিহাস পরিষদ
 মন্ত্রণালয়, বগুড়া
 জন্ম সনদ

ক্র.সং. ১০২
 (জন্ম নিবন্ধন আইন ১৯৬৬)
 (জন্ম নিবন্ধন আইন ১৯৬৬)

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 নিবন্ধন তারিখ: ২৪-০৮-২০১৬
 সনদ ইস্যুর তারিখ: ২৪-০৮-২০১৬

জন্ম নিবন্ধন নম্বর: ১৯৯০১০১০১০১০১০১০১০১০১০১০

নং: ১০২
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FAMILY PICTURE

