

Proposed NU Business Name: MONIR FURNITURE



Project identification and prepared by: MD Sirajul Islam
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONIR HOSSAIN
Age	:	09-01-1982 (34 Years)
Education, till to date	:	Class IV
Marital status	:	Married
Children	:	1 son, 1 daughter
No. of siblings:	:	03 Brothers, 3 sisters
Address	:	Vill:Bottola P.O:Rajabari P.S: Keraniganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	AKLIMA BEGUM
(iii) Father's name	:	LATE ABDUL MIA
(iv) GB member's info	:	Branch : Basta, Centre 19 (Male), Member ID: 6552/2, Group No: 02 Member since: 10-02-1991 (08Years) First loan: BDT 5,000/- Existing loan: BDT 0 Outstanding loan: 0
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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.)	:	
Business Experiences and Training Info	:	12 years experience in running business. 12 Years in own business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01822-610630
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangil Sadar Unit, Tangil

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKLIMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIR FURNITURE
Location	:	Bottola, Rajabari, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment by providing service like – Wood Furniture.▪The business is operating by entrepreneur. Existing no employee.▪ 30% gain on sales.▪ The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

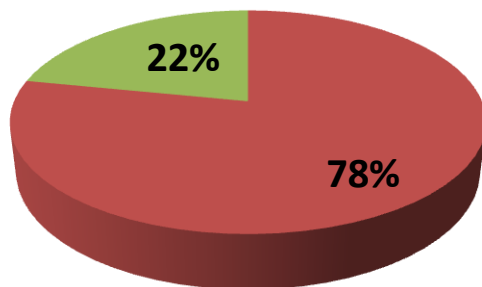
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	1800	54000	648000
Total Sales (A)	1800	54000	648000
Less Variable Expense			
Wooden furniture	1260	37800	453600
Total variable Expense (B)	1,260	37800	453600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		7,800	93600
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	0	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cot	3	50000	150,000	0	0	0	150,000
Waredrove	1	25000	25,000	0	0	0	25,000
Wood	22	2500	55,000	35	2000	70,000	125,000
Security	1	20000	20,000	0	0	0	20,000
Total	27	0	250,000	35	0	70,000	320,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 70,000
- Total 320,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Wooden furniture	2600	78000	936000	982800	1031940
Total Sales (A)	2600	78000	936000	982800	1031940
Less Variable Expense					
Wooden furniture	1820	54600	655200	687960	722358
Total variable Expense (B)	1,820	54600	655200	687960	722358
Contribution Margin (CM) [C=(A-B)	780	23400	280800	294840	309582
Less Variable Expense					
Rent		2,000	24000	24,000	24000
Electricity bill		500	6000	6500	7000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		8,100	97,200	97,800	98400
Net Profit (E)= [C-D]		15300	183600	197,040	211182
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	183,600	196,540	210182
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155,600	324140
	Total Cash Inflow	253600	352140	534322
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	155,600	324140	506322

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12 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











শ্রদ্ধাংশ পত্র

৩২-মাস অক্টোবর ২০১৭

শ্রদ্ধাংশ-০৫, আকলিমা বেগম
আকলিমা বেগম-২ নং পুত্র-
স্বামিন্দ্র-৫০২/২ এডব্লিউ মহল


দিল্লি-১। তিনি ২০০০ খ্রিঃ মাসে
অক্টোবর ৫ তারিখে-মহল-দিল্লি

তিনি-এডব্লিউ-০৫ মহল-দিল্লি

স্বাক্ষরিত
শ্রীঃ শ্রদ্ধাংশ

শ্রদ্ধাংশ
শ্রদ্ধাংশ

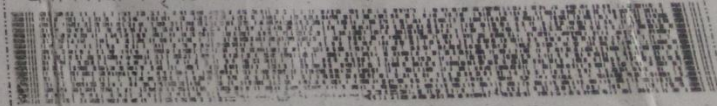
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of Bangladesh
NATIONAL ID/CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মনির হোসেন
Name: Md. Monir Hossain
পিতা: মোঃ আঃ মির
মাতা: আকলিমা বেগম
Date of Birth: 09 Jan 1982
ID NO: 2613825111846

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাত্রের পেনে নিকটস্থ প্যাট অফিসে জমা দেয়ার জন্য অনুমোদিত করা হলো।
ঠিকানা: গ্রাম/রাস্তা: চর ভাঙ্গার গোলা, ডাকঘর: খাত্তাকান্দি - ১৩১৩, কেরানীগঞ্জ,
ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৬/২০০৮



FAMILY PICTURE

