

Proposed NU Business Name: **PATWARY FURNITURE**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. NOOR NOBI</b>
Age	:	31-12-1983 (34 years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: South Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadare ; Dist: Feni
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>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>FOZLUL KORIM</b>
(iv) GB member's info	:	Branch: Kuthir Hatt. Centre # 19 (Female), Member ID: 4522, Group No: 08 Member since: 21-03-2004 To 17-05-2010 ( 06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: Nill
(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	:	15 years experience in running business. 1 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-204668
Family's Contact No.	:	01974-204668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since **06** 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	:	<b>PATWARY FURNITURE</b>
Location	:	Master er Dokan, Betagaon, Feni
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 225,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 30 ft= 360 square ft
Security	:	25,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Akashi Wood, Gamary, Koroi, Furniture etc</li><li>▪Average 25% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 04 employee.</li><li>▪Collects goods from Feni, Baroyar Hatt .</li><li>▪Agreed grace period is 3 months.</li></ul>

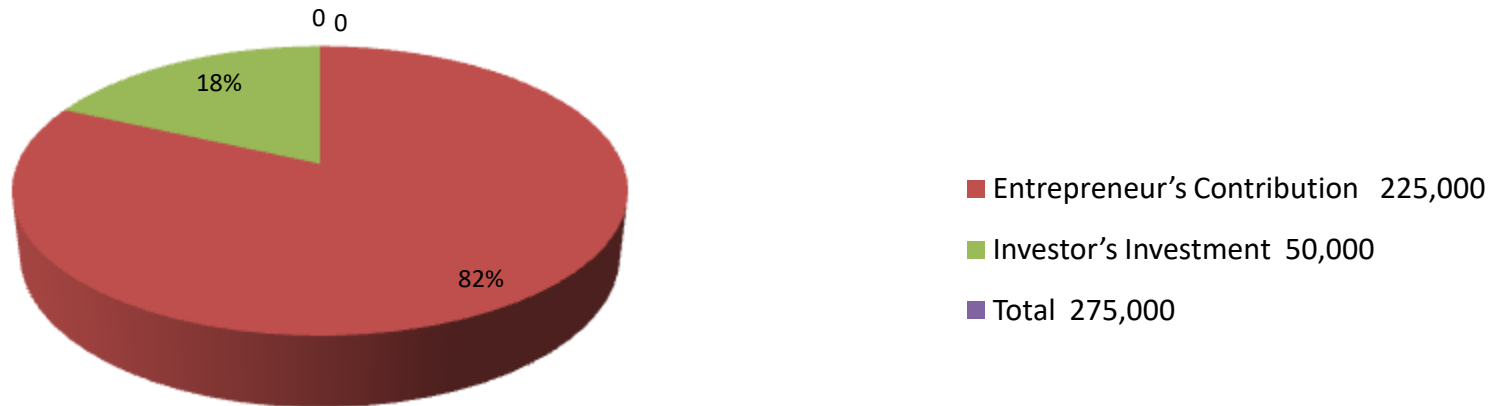
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Akashi Wood, Gamary, Koroi, Furniture etc		150,000	1,800,000
<b>Total Sales (A)</b>		150,000	1,800,000
<b>Less Variable Expense</b>			
Akashi Wood, Gamary, Koroi, Furniture etc		112,500	1,350,000
<b>Total variable Expense (B)</b>		112,500	1,350,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>37,500</b>	<b>450,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		200	2,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		20,000	240,000
Entertainment		500	6,000
Guard		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>29,500</b>	<b>354,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>8,000</b>	<b>96,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Akashi Wood	20	800	16,000	25	800	20,000	36,000
Koroi Wood	20	500	10,000	30	500	15,000	25,000
Gamari	30	1500	45,000	10	1500	15,000	60,000
Khatt	4	18000	72,000	0	0	0	72,000
Sofa	1	30000	30,000	0	0	0	30,000
DressingTable	1	10000	10,000	0	0	0	10,000
Others	0	0	17,000	0	0	0	17,000
Security	1	0	25,000	0	0	0	25,000
<b>Total</b>	<b>77</b>	<b>60800</b>	<b>225,000</b>	<b>65</b>	<b>2800</b>	<b>50,000</b>	275,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Akashi Wood, Gamary, Koroi, Furniture etc		160,000	1920000	2016000	2116800
<b>Total Sales (A)</b>		160,000	1920000	2016000	2116800
<b>Less Variable Expense</b>					
Akashi Wood, Gamary, Koroi, Furniture etc		120,000	1440000	1512000	1587600
<b>Total variable Expense (B)</b>		120,000	1440000	1512000	1587600
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>40,000</b>	<b>480000</b>	<b>504000</b>	<b>529200</b>
<b>Less Variable Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		400	4,800	5,000	13,500
Transportation		2,500	30,000	31,000	32,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>30,300</b>	<b>363,600</b>	<b>365,000</b>	<b>374,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,700</b>	<b>116,400</b>	<b>139,000</b>	<b>154,400</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>116,400</b>	<b>139,000</b>	<b>154,400</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96,400	215,400
	<b>Total Cash Inflow</b>	166,400	235,400	369,800
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	96,400	215,400	349,800

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 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















# পাটোয়ারী ফার্ণিচার বাট

মোঃ-মোঃ মুর নবী  
01814-204668  
01718-107156  
পাটোয়ারী ফার্ণিচার বাট, পাটোয়ারী, ঢাকা।  
(পূর্ব প্রদেশ, ময়মনসিংহ, গাজীপুর, ঢাকা)





# FAMILY PICTURE

